

---

# MASTERS OF THEIR OWN DESTINY

---

The Story of the Antigonish  
Movement of Adult Education  
Through Economic Cooperation

---

By M. M. Coady

*Director of Extension*  
*St. Francis Xavier University*

HARPER & BROTHERS PUBLISHERS

NEW YORK AND LONDON

MASTERS OF THEIR OWN DESTINY

Copyright, 1939, by Harper & Brothers

Printed in the United States of America

All rights in this book are reserved

No part of the book may be reproduced in any  
manner whatsoever without written permission.

For information address

Harper & Brothers

M-V

Nihil obstat

H. P. MacPHERSON

CENSOR DEPUTATUS

Imprimatur

JACOBUS

✠ Ep. ANTIGONICENSIS

To all those  
unnamed  
noble souls  
who without remuneration  
are working overtime  
in  
the cause of humanity



---

# CONTENTS

---

FOREWORD	ix
I. INTRODUCING "ST. F. X."	1
II. THE GREAT DEFAULT OF THE PEOPLE	17
III. STARTING WITH MASS MEETINGS	30
IV. THE SPREAD OF ADULT EDUCATION	42
V. DEVELOPMENT OF CONSUMERS' COOPERATIVES	69
VI. THE SIGNIFICANCE OF CREDIT UNIONS	81
VII. COOPERATIVE MARKETING MOVEMENTS	89
VIII. WHY THE ECONOMIC APPROACH IN ADULT EDUCATION?	110
IX. COOPERATION IN OUR SOCIAL BLUE PRINT	120
X. COOPERATION AND RELIGION	139
XI. THE FUTURE	154
INDEX	167



---

## FOREWORD

---

THIS book tells about an effort to educate the people by assisting them to become masters of their own economic destiny.

I record here, as a participant, the development of the program of adult education and economic cooperation sponsored by St. Francis Xavier University, in Antigonish, Nova Scotia. From eastern Nova Scotia "the Antigonish Movement," as it is popularly named, is spreading to all parts of Canada. Numerous citizens of the United States have also been expressing a high degree of interest in our aims and methods. Hence there has been need for a systematic treatment of the work in all its aspects.

At "St. F. X.," as the professors, students, and the people in the locality call the University, we who are engaged in the extension work have been helping people face their own economic situation. We have assisted them in opening their minds by mass meetings. We have followed these mass meetings with the organization of numerous small clubs which have also become discussion circles. Each study club has been asked to consider projects or types of action. The result has been that considerable action followed the study. The people have organized numerous credit unions, cooperative fish-packing plants, stores and farmers' marketing associations.

Many persons have had places of leadership in beginning

## FOREWORD

and carrying on the extension program at St. Francis Xavier and in the field. In the text that follows I am able to mention many, but it has obviously been impossible to note all of them. One of the glories of the movement has been the way it has literally thrown up leaders. For special assistance in my preparation of this book, I wish to acknowledge my indebtedness to A. A. MacLellan, Professor of Education at St. Francis Xavier University, Wilfrid Garvin, Professor of Economics, and Peter Nearing of the Extension Staff. Miss Kay Thompson, Miss Ida Gallant and Miss Zita O'Hearn, of the Extension Staff, rendered valuable service in collecting, arranging and typing the material.

I also wish to thank the General Education Board of New York for a grant that made possible the writing of this book. It is understood, of course, that the author alone is responsible for the opinions herein expressed.

M. M. COADY

*Antigonish,  
Nova Scotia.*



MASTERS OF  
THEIR OWN DESTINY



---

## Chapter I

### INTRODUCING "ST. F. X."

---

THE adult education movement sponsored by St. Francis Xavier University has been described frequently, and not inaccurately, as "education of the masses." It may be so described because it is based on the principle that an educational program, if it is to yield permanent benefits, must be shaped to fit the needs of specific groups, each having many common interests. The Antigonish Movement is founded on the idea that the learner is most important in the educative process. The educator must take men and groups of men where he finds them, and work with their background, interests and capabilities.

As here used, the term "masses" refers only to certain vocational interests. It includes all those who, on the farm, in the mine or factory, on the sea, in the forest, or in the various service occupations, derive their daily sustenance from the performance of those tasks which a somewhat perverse common parlance tends to designate as "jobs" rather than as "professions," "positions," or "business enterprises." According to the 1931 Canadian census, the vocational groups in which we are particularly interested here constituted approximately 84 per cent of all gainfully occupied persons in the Maritimes. It would be a serious mistake to assume that the St. Francis Xavier program is promoting or encouraging class strife, or that it would deny the social usefulness of

## MASTERS OF THEIR OWN DESTINY

persons not included in this definition of "the masses." On the contrary, we appreciate the contributions that persons in the professions and business have made, and continue to make, to the economic and cultural welfare of society. We would regard as foolhardy any attempt to reconstruct the social order which failed to employ and reward fully the possessors of every sort of talent. We are confident that our program is in conformity with the fundamental ideas of a Christian democratic society.

Our movement has grown in large part out of the dissatisfactions of great numbers of people with the formal education we have had. In eastern Canada we have made every type of educational effort that educators recommended. We have built every type of institution that the educational world deemed necessary. Yet we have not been able to deal adequately with our economic situation. Something has been wrong. Even though the people generally loved learning, they suffered from many serious economic maladjustments. We were unable to stem the tide of economic retrogression. Our elementary and secondary education did not prepare for life. Our colleges were too much concerned with the education of people for the professions.

There were educators in eastern Canada who felt we must get down to bed rock and concern ourselves with the release of the energies and the ideals of the people. We believed that we must strengthen the attitudes to be found among the people themselves. Education has to do primarily with attitudes. Couldn't we help the people literally to march toward the good things of life? The people generally are for democracy, for example. Let us mobilize these attitudes, we said,

## INTRODUCING "ST. F. X."

and help the people to build greater and better democratic institutions than we have ever had before.

### GROWTH OF THE MOVEMENT

The Antigonish Movement was naturally slow in the making. What we have today is the outgrowth of decades of work by many educators, clergymen and laymen. Our educational program was really begun in 1853 when a college to train young men for the Church was established at Arichat. In 1855 Bishop MacKinnon, the founder, transferred the college to Antigonish and named it St. Francis Xavier because of great admiration for the Jesuit missionary. St. F. X., however, has always been under the control of the diocesan clergy of Antigonish. In 1866 the university charter was received. Today its resident student body numbers only 365, of whom 85 are women at St. Bernard Ladies College, an affiliated institution. St. F. X. grants degrees of B.A. and B.S., has a teacher training department for graduate students and offers two years' work in engineering. Women may take courses leading to degrees in nursing and home economics. Students come mainly from the sparsely settled Maritimes. Over the years we have had many non-Catholic students and professors.

St. F. X. has always been known for an interest in the people of its constituency. Its founders and their successors have never been satisfied that only a few leaders should receive higher education. This sincere sympathy with the people on farms, in mines and in factories, and the liberal attitude of our educators toward the aspirations of all the people,

## MASTERS OF THEIR OWN DESTINY

were really the fertile soil that nourished the roots of the present-day movement.

### THE MARITIME PEOPLE

And who are the people? The Catholics of eastern Canada are mainly Scottish, French and Irish. The largest group of Scottish Catholics in the whole Dominion is made up of the 60,000 in eastern Nova Scotia. The common problems and difficulties with which all these people have had to cope has tended to fuse them so that they are now Canadians first and Scottish, Irish, or French second. Racial harmony such as we have, particularly in eastern Nova Scotia, can result only from a broad outlook and a liberal attitude of mind. Our people caught this spirit largely from their clergy. From about the middle of the nineteenth century, most of the Catholic clergy of this diocese obtained their theological and philosophical education in Rome, Quebec and Montreal. It was these men who founded St. F. X. and guided it through its early years. This accounts, at least partly, for the quality of liberality, for the acceptance of the best thought of the day, that has distinguished St. F. X. even from its beginning. The characteristics of the people who make up the population of eastern Nova Scotia are reflected in "the St. F. X. personality." It has the profound balance of the Scottish, the clearcut logic of the French, and the dynamics of the Irish. Living in close communion with the people, the men of St. F. X. did not become hermit-scholars. They maintained a practical outlook for which the University has always been noted.

## INTRODUCING "ST. F. X."

### SOME CONTRIBUTORS

Here are some of the contributors to a great stream of developments that took place from 1898 to 1928:

Dr. Alexander Thompson, president from 1896 to 1906, who liberalized discipline, treated students as men rather than children, in strong contrast to the policies of most Catholic colleges of the day; who had had contacts with St. John Bosco, the noted educator who greatly influenced education in Italy.

Dr. H. P. MacPherson, elected president in 1906 at a time when St. F. X. was at low ebb, who helped overcome "the educational depression" by the sheer qualities of a strong personality, who supplied the executive ability that enabled clergy and laity to rally to the cause of a better and greater university, who began the fruitful era we are now in.

Dr. J. J. Tompkins, dynamic vice-president, pioneer adult educator who ably supported Dr. MacPherson with the powers necessary for leadership and progress, toured the world for ideas, inspired us all with his constant faith in the people, brought the people to the university, and as parish priest at Canso carried on invaluable experiments in both adult education and economic cooperation.

Dr. John E. Somers, physician of Cambridge, Mass., and Neil MacNeil, contractor of Dorchester, Mass., who sensed the new spirit at St. F. X., gave over a million dollars, literally came to the rescue and builded more wisely than they knew.

Dr. Hugh MacPherson and Rev. Miles Tompkins, both trained in scientific agriculture, who were placed in charge

## MASTERS OF THEIR OWN DESTINY

of an experimental farm that became a human and agricultural laboratory and awakened interest in agriculture at St. F. X., and who were really the pioneer extension workers at the University interested in both adult education and economic cooperation. "Dr. Hugh" was the "father of cooperation," so far as St. F. X. is concerned and helped organize several early cooperatives. (St. F. X. did not begin cooperative efforts in Nova Scotia—as early as 1861 a cooperative store was begun at Stellarton and in 1906 one at Sydney Mines.)

Dr. D. J. MacDonald, now President of St. F. X., who as professor of economics organized a study group among the people, and saw the need of finding a way to mediate the teachings of the social sciences to the laymen.

Rev. J. H. MacDonald, now Archbishop of Edmonton, Alberta, and Dr. T. O. R. Boyle, who carried on study clubs in various parts of the country. Dr. C. J. Connolly, Professor of Biology, who had a practical as well as a scientific interest in the fishing industry, and early urged cooperation and education on the fishermen.

The local paper, the *Casket*, which freely gave space to the attempts to arouse the people to a realization of the necessity for adult education, and carried numerous articles on production, purchasing and marketing.

Rev. John R. MacDonald, who served as the secretary of the annual Rural Conference, now the Rural and Industrial Conference, who has had both urban and rural experience in the parish ministry.

Most Rev. James Morrison, Bishop of the Diocese of Antigonish and Chancellor of the University, who has served



## INTRODUCING "ST. F. X."

as chairman of the Rural and Industrial Conference, and encouraged the growth of new contacts and links between the people and the University.

Rev. Michael Gillis, parish priest, known for his persistence and originality, to whose ability and untiring zeal we owe the final establishment of the Extension Department of the University.

## ORGANIZATIONS THAT HELPED

Among the agencies and organizations that have made distinctive contributions are the following:

Concrete action in adult education appeared in the People's School, held on the campus of the college for six weeks in the winter of 1921. Dr. Tompkins had decided that one of the steps in the solution of the adult education problem was to bring the people to the University. At the first school, there were fifty men and one woman with educational experiences of Grade VI to Grade XI. Prior to the opening of the school, Dr. Tompkins had issued a pamphlet, "Knowledge for the People, A Challenge to St. F. X.," to arouse the people's interest. The thought of this work is still regarded as "up-to-date" in 1939. The following year, sixty students attended the school. When Dr. Tompkins left the University in 1922, the People's School here was discontinued, but was carried on for two years in Glace Bay by Dr. Boyle, then a member of the St. F. X. staff. The courses given at these schools covered a broad range of practical and cultural subjects. Among them were: soils and crops; poultry; farm management; French; English; literature; public speaking and debating; chemistry; ethics; economics; public health; the art of ancient Greece.

## MASTERS OF THEIR OWN DESTINY

The People's School was a highly successful experiment. It proved, among other things, that adults were eager and able to learn. It inspired the young people in particular and stimulated many to attain important positions in later years. The chief defect of the People's School was that it could not be universalized—it could not go far enough in the education of the masses. It was designed for the masses, but could reach only a few of them. It brought the people to the University (probably the first time this had happened in Canada) but events finally showed us that the need was to take the University to the people.

In 1924 the first Rural Conference was held at Antigonish. This was instituted mainly through the efforts of Fathers Gillis and MacDonald. The first few conferences dealt mainly with agricultural problems. When industrial workers began to take part, the name was changed to the Rural and Industrial Conference, as it is known today. In the early years, attendance was small, composed mostly of the college faculty, about 30 per cent of the Catholic clergy of the diocese, and a few laymen. A great many topics were discussed, economic, social, cultural and spiritual. Practically every phase of human life was touched upon. The accusation of "all talk and no action" was flung at the participants in these conferences. It was alleged that the resolutions passed were never carried out, but the final results achieved by the talk should be a salutary reminder to those who do not understand how important "accidental things" are in the development of a people.

It was always part of the philosophy of the men connected with St. F. X. to cooperate with all the agencies that organized society placed at the disposal of the people. At these

## INTRODUCING "ST. F. X."

conferences, the key principle of the Antigonish Movement emerged, that of starting social reform through economic activity. One of the first things the Conference did was to raise \$2,500 a year for five years to send young men to short courses at Truro Agricultural College. Later on, similar provision was made for the fishermen when the Conference requested the Department of Fisheries at Ottawa to put on a short course at its Biological Station at Halifax. This was the beginning of technical education for the fishermen of the Maritimes.

The Carnegie Corporation of New York helped us by calling Dr. Tompkins to its conference on adult education in New York in 1924, by encouraging adult education in the United States and Canada, and by a contribution to the Extension Department in a time of great financial stress. The Scottish Catholic Society resolved to raise money for adult education, joined forces with St. F. X. and gave timely financial assistance in the early years. The Alumni Association of St. F. X. presented a resolution to the Board of Governors, approved by that body in 1928, for the establishment of an Extension Department.

The work of these numerous people and organizations is noted to show how varied were the interests, and how important were some events regarded as "incidents" at the time. We were moving the way democracy does. There has been a good deal of trial and error. Yet this is the way that human progress is achieved, whether we like it or not. Many things were happening that were later to be very important to the whole movement. Ideas were not only being generated and sifted, but a body of able men were being themselves educated and were learning to think and work together. This

## MASTERS OF THEIR OWN DESTINY

collaboration among the leaders was the very life blood of the movement when it got under way.

### COMMUNITY EXPERIMENTS

The success of all these spasmodic efforts made at adult education up to the year 1928 was encouraging. Yet no real practical program had been evolved. There was no certainty of results. These fundamental ideas that afterward germinated into a program were evolved by a little experiment that the present writer carried out with a small group of farmers in a rural section of Cape Breton. In the summer of 1927 twelve farmers were assembled. They were told that they had been called together to consider the possibilities of the community. They were asked to think earnestly over what they should study and what they could do. This precipitated a serious discussion and the group decided to go into certain lines of production on their farms for the industrial markets, the principal one of which was one hundred miles away. That was in July. They met regularly until Christmas to plan their campaign. When spring came, they went into action. That summer (1928) they sold their produce in the chief market and did a business of \$5,300!

Three distinguishing characteristics of the St. F. X. movement emerged from this little incident: (1) the small study club; (2) discussion issuing in economic group action; (3) the willingness of the more intelligent members of the group to place their abilities at the disposal of the slower members. The Antigonish Movement was founded on the idea that if the work done by this little group could be universalized, great good would be done. In the years since then, St. F. X.

## INTRODUCING "ST. F. X."

Extension Department has gone out over the land, mobilizing the people and getting them to ask themselves the double question: "What shall we study? What can we do?"

Meanwhile, Dr. Tompkins, parish priest in Canso, was trying out his theory of economic betterment through adult education. On July 1, 1927, when all Canada was carrying out a great program of rejoicing and thanksgiving at the fiftieth anniversary of Canadian Confederation, the Canso people held a mass meeting in their town square. The theme of the meeting was the ancient question heard in Rome in the days of Julius Caesar: "Wherefore rejoice?" What had confederation done for them, they asked. This was the signal for action. The plight of the Canso coast fishermen was widely publicized in the press. The editor of the *Halifax Chronicle* personally covered the coast and painted such a picture of distress that the authorities were moved.

In the summer of 1927, at the annual meeting of the diocesan clergy at Antigonish, the question of doing something for the farmers was brought up. Dr. Tompkins listened for a while and then, rising in the assembly, he described graphically the condition of his fishermen. His talk bore fruit. A meeting was called of the Catholic clergy of all the fishing sections of eastern Nova Scotia and this group passed a resolution to call upon the provincial and federal governments for aid for the fishermen. They flooded Halifax and Ottawa with urgent telegrams. The result was the Royal Commission which investigated the fisheries situation in 1927 and 1928. When it was announced that the Commission was to be appointed, the Canso fishermen, under the leadership of Dr. Tompkins, chose legal counsel and organized groups so that

## MASTERS OF THEIR OWN DESTINY

the case of the fishermen might be fully presented. In this movement, Rev. A. A. Boudreau of Petit de Grat and Rev. L. J. Keats of Ingonish played important parts. The Commission learned about the ideas and the new philosophy of education connected with the name of Antigonish, and called in a representative from the college to present the possibilities of a program of organization and education of the fishermen. A scheme to bring this about was outlined by this representative, the present writer. The role the universities should play in this plan was indicated. Its threefold purpose was outlined, viz.: (1) education of the fishermen; (2) giving them a voice in formulating the policies relating to their industry; (3) initiating them in a program of consumers' and producers' cooperation. These suggestions were largely incorporated in the findings of the Commission and recommended as a plan of action.

### ORGANIZING FISHERMEN

In 1929 the federal Department of Fisheries acted upon these recommendations. The present writer, who had in the meantime become head of the Extension Department of St. F. X., was asked to undertake the task of organizing the fishermen of the Maritimes and Magdalen Islands. In the months following September, 1929, most of the fishing villages in eastern Canada were visited and fishermen's locals set up. In June, 1930, the work culminated in a general meeting at Halifax at which the locals were federated into the United Maritime Fishermen. Since that time, this body has been active seeking beneficial legislation and otherwise sponsoring the cause of the fishermen of the Maritimes.

## INTRODUCING "ST. F. X."

In February, 1930, an Associate Director of the Extension Department, A. B. MacDonald, was appointed. Mr. MacDonald was one of those young men who, after graduating from St. Francis Xavier, dared to defy tradition by taking up the study of scientific agriculture instead of pursuing study for the so-called higher professions usually chosen by every man who wanted a career. He attended Ontario Agriculture College and received the degree of B. S. A. from Toronto University. Eight years of experience in agricultural work in Ontario and Nova Scotia, and five years as Inspector of Schools for Antigonish-Guysboro, N. S., eminently fitted Mr. MacDonald for work in the Extension Department. His background and training contributed greatly to inspire the people with confidence. In 1930 we began the actual educational program.

### THE PEOPLE RALLY TO THE UNIVERSITY

It may be wondered why so much pressure had to be brought to bear upon St. F. X. before it opened its Extension Department. The necessity for such action had long been recognized by the University. It had placed its whole plant and equipment at the service of the various conferences and agencies working upon a program of adult education. Members of the staff were given full freedom in formulating their various plans. But, after all, the idea of launching out into this movement was new and, in those days, revolutionary. St. F. X. had little money, and like other institutions was depending to some extent upon the people of means for support. A program such as was contemplated would naturally raise opposition. The question of how the people would re-

## MASTERS OF THEIR OWN DESTINY

spond, even if the institution launched the program, was yet a matter of doubt. It took some courage to face the issue. Probably the greatest impediment to the people's progress has always been that those who are willing to sponsor their cause are not always sure of the loyalty of the people themselves. They face the risk of antagonizing those who are in power in society and of not winning the support of the people. This is probably one of the very potent reasons why most institutions of learning hesitate to embark on bold programs for the benefit of the masses. But the day is most likely at hand when many institutions of learning will have to forget the big donors of the past and rely on the small gifts of the people.

Events proved, to some extent, that if St. F. X. authorities had any fears in the matter they were well founded. Opposition did arise and the support and loyalty of many of those who backed the institution in its pre-Extension days is now lacking. In the main, however, the people have not failed us. It is a great tribute to them that they have responded beyond what any of us expected of them in the beginning. This may have significant effects on the attitude of other universities. Out of the dubious venture of going out to and for the people, St. F. X. has probably laid a solid and permanent foundation for its future. St. F. X. had faith in the people. The people will not fail the University.

## THE MARITIMES

St. F. X. cannot be properly introduced without a word about the Maritimes and the effect of the sea. We live with the sea. We have carried on the Antigonish Movement in



## INTRODUCING "ST. F. X."

the beauty and grandeur of the natural environment of eastern Canada, the threshold of the American continent, this divinely hewn portal of inspiration, stirring men's hearts to noble and lofty ideals. Here is nature's masterpiece, and perhaps the great social laboratory.

Divine mosaic by a Master hand,  
Inlaid with stream and meadow, rugged hill  
And dusky woodland round a mirror lake,  
With all the colors of the world aglow,  
By all its quiet dimness soothed and toned,  
Exquisite picture framed in ancient stone,  
The rugged bulwark of old Acadie,  
These are the Maritimes. This bright façade  
That fronts the greatest structure yet to be  
Was wrought in eons past, a work of art  
Minute and perfect as the last green frond  
Of fern that opens. Rugged as the swell  
Of all the broad Atlantic and its roar.  
Who would not love this land for what it is?  
For what it yet will be not love it more?  
Young and unsullied by the baser man,  
Fresh from the mind of God. Tread lightly, then,  
Lest human blunder wreck the perfect plan,  
Displace the pattern of Omnipotence.  
'Tis but a setting for the things to be,  
When every little hill shall be a torch  
And hold a beacon fire high to light  
The world with love and beauty, goodness, truth.  
The homely, rugged tasks we do today,  
As jostled by the crowds that buy and sell,  
We raise our voices in the market place,  
Are not our goal, are but the solid ground  
That holds our feet the while we build our wings.

## MASTERS OF THEIR OWN DESTINY

In temperate mood God raised these lowly hills,  
With *calm and moderation* shaped our land,  
So while the world goes mad, it stands serene  
In quiet pledge of everlastingness  
That dares to flash its hope to all mankind.

---

## Chapter II

### THE GREAT DEFAULT OF THE PEOPLE

---

WE HAVE begun our program of adult education and economic cooperation by dealing with human problems, and we have said frankly to the people that their situation is due mainly to their own default.

If the masses of the people have become, in a sense, slaves, it is because they have not taken the steps or expended the effort necessary to change society. The coal miner comes out of the pit, cleans up at the wash-house, and calls it a day. The fisherman thinks he has done enough when he lands his catch on the wharf. The farmer puts in a day of drudgery and "knocks off" until tomorrow. This is their great mistake. There is no standing still, and if the people do not take the means to advance themselves, they will slip surely backward. Let us take a lesson from the man in whose window a light burns late each night. He does not watch the clock or wait for a whistle. He is sufficiently interested in the advancement of his own affairs to work overtime without compulsion.

In addition to their daily occupations, the people must put in extra work on a program of study and enlightenment in order that they may create the institutions that will enable them to obtain control of the instruments of production. Building the new society is as much their business as digging coal, catching fish, or planting seed. If they do not bestir

## MASTERS OF THEIR OWN DESTINY

themselves to bring it about, no one else will. The only hope of democracy is that enough noble, independent, energetic souls may be found who are prepared to work overtime, without pay. Such a sacrifice is not necessary in a dictatorship—it is not even permitted. In a dictatorial system, all the directing energy comes from the top. In a democracy, it is the privilege of the people to work overtime in their own interests—the creation of a new society where all men are free.

Money and business, for example, have been more or less of a mystery to the common man. He has felt that superior intelligence and diplomacy must be required to manipulate these complex forces. Stephen Leacock pokes fun at this attitude in his story of the man who goes into a bank to deposit fifty dollars and, in his confusion at his own ignorance of the elaborate system, withdraws the whole sum as soon as he has put it in and stumbles out. This is an exaggeration, of course, but like most exaggerations, is founded on a fact important enough to be emphasized. Millions of dollars, interlocking directorates and monopolies, inspire awe and cause the common people to withdraw farther into their passive attitude, leaving control of economic affairs to others. A little investigation would give them an entirely different picture of modern business. This investigation might be by means of study that would show the origin of the whole puzzling system to have been in a one-room shack with a few rude shelves and a proprietor with a little more cunning and foresight than his fellows.

## HOW THE PEOPLE DEFAULTED

To study anything, the best method is to reduce it to its simplest components and to trace it to its origins. A full-

## THE GREAT DEFAULT OF THE PEOPLE

blown rose is a complex organism and puzzling to one who merely holds it in his hand and stares at it in its perfection. The scientific mind will take it apart and follow it back to the seed, the sprout, the first two green leaves, right through its life-history. If we are to understand the gilded complexity of big business, we must employ this method. The road back to its beginnings becomes a blazed forest trail that leads to a small log shack. Every community in North America, even our greatest city, was once a cluster of log cabins surrounded by a blackened stumpland. While the rest of the pioneers were busy pulling and burning stumps, one who did not fancy such hard work foresaw the possibilities of supplying them with the necessities of life. With an eye to future real estate values, he chose the best corner and set up a small store. In every near-by community there was a similar bright fellow to do the same. The outcome was a wholesale, a bank, an insurance office, until the common man found himself surrounded by a host of agencies eager to service him, to do for him all the offices he had hitherto done for himself. Each, of course, wanted *his* price—a price usually determined by himself, in the setting of which the receiver of all this service had no say. The consumer paid what he was asked or was forced to deny himself when he could not pay. There was no contract drawn up and signed by both parties. Thus, so-called business rests on a unilateral contract, which is in reality no contract at all.

We can illustrate this by a simple example. When we hire a man to mow our lawn we do not leave it to him to decide what we shall pay him when the job is done. We come to an agreement with him as to a fair price. The people who let the first store be built and run without making a contract with

## MASTERS OF THEIR OWN DESTINY

the proprietor that he might receive a fair return for his services and nothing in excess were as naive as a man who should say only, "Mow my lawn," and thus imply, "And I'll pay whatever you ask."

### GIVING UP "CONSUMER RIGHTS"

By this indifference or lack of foresight, the people relinquished their consumer rights, which were all that had remained to them. Before the industrial revolution, they had domestic economy or home production. Shoes, clothing, food-stuffs—everything needed for subsistence living—was made or produced at home. Even then, a few enterprising people saw opportunities for profit in servicing the rest. They set up grist mills, blacksmith shops, and the like, and the people gave them *carte blanche* to do so. But results were not disastrous. The system was still one of small-scale production, and it could not grow indefinitely. Then came Watt and Whitney and Hargreaves and the factories, and production was taken from the homes and small establishments and concentrated in the large centers. Production soon slipped out of the control of the people. Consumption only was left—and they sacrificed even that when they saw the ambitious camp follower build his first log store and write his own price tags. This was their great default. They failed to claim control of their consumer business and of their own money, and allowed an error to creep into the foundation of our economic structure.

This idea of the default may be brought out more clearly by an example from the material world about us. Suppose a man wants to build a smokestack 150 feet high. In laying

## THE GREAT DEFAULT OF THE PEOPLE

the foundation, his workmen are careless and allow it to get somewhat out of plumb. The mistake is scarcely visible to the naked eye at first. When the stack is thirty feet high, it is clear that it tilts a little, but it is still firm and so the building goes on. But by the time it has gone up one hundred and fifty feet, it has become a dizzily leaning tower! The very builders are afraid of it. It is an ominous threatening thing. They hasten to prop it up. Finding no props long enough, they resort to guy wires. Long, heavy wires are anchored into the ground and attached to the stack, not far from the top. There is now less danger of catastrophe but the structure is still far from safe. It leans crazily, menacing all within range, for it has grown beyond their power to repair it as it stands. It has to be rebuilt to be put back into plumb.

The economic smokestack that we have built in the last 150 years is just such a leaning menace. In the beginning, an error was allowed to creep in and the structure rose at an angle that grew more and more apparent as time went on. When the people awoke to a realization of their peril they ran for the guy wires to hold up the leaning terror. The various handouts and pensions, unemployment insurance and the rusty old wire of the dole were prominent, but the ugly thing they had allowed to grow out of their control now hangs over us all—a threatening monstrosity.

## MULTIPLICATION OF SERVICES

While all this was going on, the pioneers kept on with their stumping and plowing. The log homes were exchanged for frame houses and the men went on with their sowing and harvesting. As the towns grew up and industries devel-

## MASTERS OF THEIR OWN DESTINY

oped, they went on with their work in the mills and factories, their mining, their fishing. They were uninterested in what was going on about them—blind to the significance of the economic system that was growing up. They went on creating the wealth, leaving its manipulation to others. If the early business men foresaw the possible consequences of what they had begun, they salved their consciences with a convenient theory—the theory of *laissez faire*. Competition, they virtuously declared, would take care of any irregularities that might arise. If one dealer charged excessive prices, someone else would go into the business and sell below him. The slogan was "Every man for himself and the devil take the hindmost!" Could any theory be more crude or unscientific! As well try to fix a watch with a crowbar as to regulate the delicate economic machine with competition.

## POVERTY OF THOUGHT RESULTED

We have already referred to the enterprising crowd surrounding the common man—with hands eager to do service and to take from him their own price. There is someone to help him to be born, to clothe and feed him, take care of his money, provide his recreation, look after his health, help him to die and bury him. The most common and dangerous malady with which he is afflicted is over-service. The final symptoms are poverty of thought and inspiration. The common man's mind is placed in a plaster cast and he tends to become a robot. His only salvation is to rouse himself before the cast hardens permanently, to kick aside the crutches that have been thrust upon him, and to walk alone. By creating his own agencies of service he would save money—and that is



## THE GREAT DEFAULT OF THE PEOPLE

something. But he would also save himself, and his right to be called a man—and that is everything! In these days of division of labor, one man's job may be to give a half-turn to Nut No. 960 in an automobile factory. A few days of this would drive many of us to distraction. Could any man do it for months and years without becoming "dead to rapture and despair"?—a "slave of the wheel of labor"? With the need for efficiency, it may not be possible to change his task and make it one that requires more of the man and less of the machine, but if the people will raise their own economic institutions, they will be saved for the destiny for which their God-given intellects endowed them. Under efficient systems, hours of labor are becoming shorter and hours of leisure are becoming longer. In their leisure time, our regenerated people will control and point with pride to their own stores, their own credit unions, or processing plants. From mechanical units, they will become thinking men. The half-turn to Nut 960 cannot cast down a mind busy with plans of policy and procedure of its own business.

## MEN LOST THEIR DIGNITY

Another result of over-service and the degree to which control of the people's economic destiny has slipped away from them is loss of dignity of the ordinary man's function in society. When our pioneer allowed the first store to go up, he little dreamed that he would be finally circumscribed in his activities and permitted only to do the menial under-dog tasks of the economic processes. He has provided the foundation on which the more dignified functions of human society rest. But he is the passive object of production and service.

## MASTERS OF THEIR OWN DESTINY

He is the lamb that long ago would have been slain were it not that the hunt for the golden fleece is so pleasurable and profitable to those who control the processes of society. Each time he has been shorn, a short "closed season" is declared to permit him to grow another fleece.

This is a humiliating picture. It may be claimed that it is unkind to expose the plight of the unfortunate victim of circumstance and exploitation. But the victim is not entirely innocent and the sooner he realizes the fact the better. He is a delinquent and a defaulter. When the foundation of our faulty economic structure was laid, he failed to claim his rights, to say his say and play his part. The unwanted orphan is his own and it is useless for him to try to leave it on any other doorstep. If he is still doubtful and asks "But what could I do?" we can go back and tell the story of what might have been:

When our country was new and the need for the first retail store was realized, a foresighted and enlightened people would have called a meeting of all the settlers. The clever man with an eye to the future who saw the possibilities of the project would be there. He would be the first up to urge the necessity for the store. The meeting would agree with him all along until he suavely announced; "Mr. Chairman—I will build and run this store. I am the man to own this business and serve you." Here he would be halted abruptly. The wise and thinking meeting would have declared: "Not you . . . but we . . . shall own the store. We shall set its prices and govern its policies. You may run it for us and shall be paid well for your services." To the would-be wholesaler, the banker, and all the rest their dictum would be the same.

## THE GREAT DEFAULT OF THE PEOPLE

They would have refused to relinquish to anyone unlimited control of their economic affairs. History is written and we cannot "cancel half a line" of it. In telling this might-have-been story, we are not crying over spilled milk, we are trying to insure against the spilling of more milk. There is a chance in even the long-established communities of the people reclaiming their place at the economic controls.

### REBUILDING NECESSARY

In the old communities where life has grown up on the individualistic system, it will not be so easy to remedy the situation. This will be a case, not of building, but of rebuilding. There will be mind-sets to be broken—habits to be changed. It is clear that the people must first invade the fields of business that their forefathers relinquished in the past. In doing this, they will only be claiming their rights and no one may justly prevent them. We are proud of our British freedom, but it would be a hollow freedom indeed if it did not permit any group of people, whether large or small, to go into any legitimate business they choose. If it is lawful for seven men to form a joint stock company and obtain a charter for commercial purposes, there is no reason that it should not be right for seven hundred, seven thousand, or even seven million to do the same! All that is required is that they have the will and the ability necessary for the undertaking. This is their privilege as free citizens and no one in the country has the right to impede them.

One difficulty in establishing the business life of an old community upon a cooperative basis is the entrenchment of individual enterprise. It has been done in one way so long

## MASTERS OF THEIR OWN DESTINY

that the individualistic method has taken on the sacredness of tradition. We are inclined to think of the present business man as an inevitable part of the cosmic arrangement. There is a supposed, an *imaginary right*, where no *right* exists. Consequently there is a supposed injury when the people claim their right to take control. Their natural entrance upon their own territory is looked upon as something unholy—a shameful invasion.

## THE PEOPLE MUST GO INTO BUSINESS

We are not advocating the abolition of all private business. This is not desirable. But we are maintaining the right of the people to enter upon any venture they desire. They will naturally displace some private enterprises, and the result of this displacement will be peace or struggle according to the attitude of the original entrepreneur. If he is wise, he will recognize the inevitability of group action and the claiming of their rights by the people and will readjust himself to the new order. At the beginning of the last century, we saw a change take place with the introduction of the automobile. In the day of the carriage, we had carriage-builders or shay-makers who had full control of the business of making vehicles. Then came Henry Ford and his cheap car. There was dismay in the ranks of the shay-makers. Many of them saw their livelihood being taken from them and fought violently against the innovation. They were struggling against the inevitable. Humanity was not going to pass up forever the convenience of the automobile because a few thousand people were engaged in carriage-making. They must not be allowed to stand in the way of progress and those among

## THE GREAT DEFAULT OF THE PEOPLE

them who were wise did not try to do so. They adjusted themselves to the changed conditions and found their place in the new regime. They placed themselves in the upcoming industry in positions for which they had been fitted by the old. It is useless to struggle against the inevitable. There is but to accept and adapt one's self to the new order.

### GROUP ACTION IS COMING

Group action is the great change wave that is breaking over society today. The evolution from individualism to some forms of collectivism is nearing its completion. Group action is more difficult than the individualistic. It should therefore be the characteristic of a grown-up race. The imperfect and easy comes first—the perfect and difficult last. That is the trend in any development. In its infancy, the race was not prepared for nor capable of well coordinated group action. In the creeping stage, the best it could accomplish was individualism. Now that the race has learned to walk, it is reaching toward group action. We saw this first in the tendency of small business to become joint stock companies, and joint stock companies to merge into big corporations.

Not only in business, but in the kindred vocational and social fields the same is true. There is vocational organization among doctors, lawyers, artists, and writers. If these people find it expedient to resort to group action, how much more necessary should it be for the uneducated, economically weak common man to unite with his fellows! He is fighting a hopeless battle if he does not resort to this technique in attacking his problems. The little coal miner, or farmer, or fisherman is as nothing in comparison to the great, organized economic

## MASTERS OF THEIR OWN DESTINY

and social world he has to face. He might be a genius and yet unable, alone, to make a dent on the brilliant surface of the economic structure. No matter how many such people there are, they can obtain no results by going their separate ways. This is a generally accepted fact among workers today. Hence we have labor unions and various forms of cooperative production and marketing. Timidly and apologetically, the masses are wading out into this new sea. Their right to do it, while admitted in the abstract, is denied in the concrete. The vested interests like to feel that the house of business is theirs and that they are the sole masters therein. But are they? The fact is that the economic processes carried on today require the participation of many human beings. These assistants may be paid—even well paid—for their help, but the fact remains that they are necessary to the process and without them it cannot go on.

It is sometimes argued that there was not much group action in the past and that fact is held out as proof that there will be little in the future. This conclusion is a result of faulty reasoning. Because we have always had individualism, we shall have collectivism. The trend is, as we have said, from the easy to the difficult, from the imperfect to the perfect. Life is built upon paradoxes and one of the greatest is that the only constant thing in the world is change.

Our country has come to the verge of group action. Some of our people are trying it out. Many are prevented from doing so by the economic overlords under whose dominion they have fallen. At present, it is only the free who have been able to conform to the natural evolution of society. The techniques of group action have been evolved and are ready

## THE GREAT DEFAULT OF THE PEOPLE

to be put into practice. Those who would hinder the process should take note of the mountain stream that flows on quietly and peacefully if allowed to go its way, but when dammed up generates tremendous energy and may work fearful destruction. Blocking a human stream is dangerous and begets revolution. The mass man, when roused, is a bad man. All the revolutions in history tell the awful story of the result of hindering natural trends, or preventing the exercising of rights. We honor, and rightly, those who in the past fought for and gained responsible government in our country. But responsible government did not bring true democracy. Many of our people are now asking for a responsible economy, for the right to manage their business affairs as they once asked for the right to control their political affairs. The demand is as reasonable and the people as determined. The wise among our leaders will assist the transition to take place quietly and peacefully and avoid the tragedy of blocking.

---

## Chapter III

### STARTING WITH MASS MEETINGS

---

WHEN the first Extension workers went out to mobilize the people of any community for action, they assembled them at a mass meeting. This mass meeting had two functions: first, to break existing mind-sets; second, to help people make up their minds anew to rebuild both themselves and society. Previous to the meeting preliminary work was done with key men of the community who would arouse the interest of their fellows and insure a good attendance. This procedure has been followed right down to the present, and serves the purpose of reaching a large number of people with the least possible time, expense and effort.

To enroll the people in a program of action, it has been found that there are many old prejudices to be overcome and closed minds to be reopened to truth. The mass meeting is designed to perform these functions and to prepare for the actual work that is to follow. Here is exploded intellectual dynamite to shatter the old mind-sets that have become as rigid as cement and incrustated with tradition. It is important that the people be shocked out of their complacency to begin an honest search for the truth. There are a few facts that are rarely considered unless they are brought forcibly to attention. This is the case because of the deplorable educational status of the whole race.

Ignorance, like a dark cloud, hangs over the world and



## STARTING WITH MASS MEETINGS

is the cause of most evils. From those on the lowest levels of intellectual development to the ranks of those who are actually running our country, we find an appalling ignorance. There are communities, in Canada and in the United States, with people so ignorant that they live in abject poverty and helplessness.

It is characteristic of all of us in whatever level we are, that our minds are like puny tallow candles which cannot pierce the gloom. Surely there is need for education all along the line. Our schools and colleges helped out, but their job is unfinished. If we are going to catch up, we must fill up these lacunae in our educational development. Adult education will do this if it is to be done at all, but this is not its chief function. It is not essentially a corrector of the deficiencies in formal education. It stands in its own right as a necessary phase of the educative process of our day.

## NEED FOR SCIENTIFIC THINKING

The ignorance that characterizes each level of society is due mainly to a lack of scientific thinking. The great secret of human progress has been scientific thinking. Some people do not like this term. They associate it with the physical sciences and say it is too materialistic, but we are using it here in its wider sense, to mean straight thinking in every field of human endeavor. It should be as applicable in considering cultural and spiritual matters as it is in the field of natural science. In a vague way, everybody believes that the principal result of education should be the ability to think. "Education is what remains after we forget all we have learned in school." If anything does remain, it should be the ability to think

## MASTERS OF THEIR OWN DESTINY

straight. A good many people think that they think. But the age in which we live makes original thinking difficult. The ease with which intelligence can be communicated today exposes everybody to propaganda and pressure from interested groups.

The common man, whether he be farmer, fisherman, or industrial worker, may not have much education, and his stock of ideas may be limited, but his experiences in life have driven him to certain definite attitudes toward his environment and the world in general. His explanations of his inability to solve the problems confronting him are easy, but in many cases unreal. It is characteristic of human nature to find an escape mechanism from an annoying situation. James Harvey Robinson, in his book, *The Mind in the Making*, divides reasons into two classes, good reasons and real reasons. Most people give the good reasons for the explanation of their annoying situations but seldom the real reasons. They rationalize and explain things according to their own sweet will and not according to the facts. Climate, geographical position, bad governments, taxation, or exploitation by some big bad wolf in society are the good reasons they advance for the inadequacies of their present life. They still tenaciously hold that modern democracies are the rule of, by, and for the people, but they are not realistic enough to draw the implications from this fundamental tenet. They do not go far enough in their thinking to appraise the effects of their sins of omission and commission in the situation. To blast these minds into some real thinking is the first work of the adult educator, and the mass meeting gives the opportunity for doing it.

## STARTING WITH MASS MEETINGS

### CHRIST AND ARISTOTLE MEET

It may be true that, contrary to popular opinion, more conceit is found among the ranks of the lowly than among those in the upper brackets of society. It does often happen that common people, forming their conclusions from false premises, steer a course in life that is away from the truth and the longer they travel and the faster they go, the worse it is for them. A truly Christian people would be so deeply rooted in the right kind of humility that they would have that tentative and unbiased mind which is the essence of a scientific method and the key of all progress. Christ and Aristotle meet. The fundamental cure for the ills of mankind would be to straighten out its thinking. If the world's people could think straight, we would not have the domestic or international troubles which beset it today. War, with all its horrors, would disappear. The defects in our economic, social, and political life would be removed. The people need to be put through some kind of process by which they would have the kinks ironed out of their minds as a woman irons wrinkles out of clothes.

### RECOVERING LOST OPPORTUNITIES

The necessity for thinking and adult education is evident from a consideration of the fact that individuals, communities, and nations have in the past hundred years or so lost many golden opportunities. They had eyes and saw not, ears and heard not. It was said of old that without vision the people perish. But there is no vision without enlightenment. We cannot seriously consider the story of our own people

## MASTERS OF THEIR OWN DESTINY

without having the finger of accusation pointed at us for our inefficiency. The road over which we have traveled is white with the bones of lost opportunities. Some consolation may be derived from the fact that this is the general story of man, but that does not lessen the tragedy of it. The saddest consideration is that these tragedies are not necessarily a part of human life. They could be averted by thought. Proper education will enable people to see and embrace their opportunities. People may ask, "What should we study? What can we do?" They are skeptical and do not see the connection between thinking and the affairs of life.

The people of eastern Canada are accustomed to ships and the sea, and understand an illustration involving this environment. A big ship is moored by a long line to the hawser post on a wharf. A little child is placed at the post with directions to take up the slack in the rope when it offers. If the child is too weak to lift the rope, an instrument can be devised to enable it to do so. In due time, the surge of the tide causes a slack in the rope. The child takes up the slack. The big ship swings out again and the rope becomes taut. In course of time, another slack is taken up. Finally, the ship is at the wharf, taken in by a child. The child was at its post to take up the slack of the rope when it offered. The people of this country have lost out because they were not at their posts to take up the slack of opportunity when it occurred.

The task of this adult education movement is to call the people to their posts so that they can avert a recurrence of the great tragedies of the past. At the first mass meeting, the St. F. X. Extension workers ask the people to go to their posts by joining up in a program of adult education to take

## STARTING WITH MASS MEETINGS

advantage of their opportunities when they offer. But this is not enough; St. F. X. does more than this. It is asking them also, by education and enlightenment, to create new opportunities for themselves.

## THE POSSIBILITIES OF HUMAN LIFE

The mass meeting is thus a kind of intellectual bombing operation. It must shatter the mind-sets of the people, engender an attitude of scientific humility, and bring them to a state of neutral which is the starting point for motion in the right direction. This is but the first step. If we break down, we must rebuild; if we confound, we must encourage. Consequently, the second function of the mass meeting is to indicate to the subjects thus prepared the way which they must subsequently follow. Using another figure, we may say that the mass meeting should first erase all prejudices and false thought-patterns from the screen of the mind, and flash thereon the first pictures that will set them thinking correctly and efficiently about the possibilities of human life.

The first revelation the people receive from the speakers will be that brains and ambition may accomplish wonders, that there are more things to know and do than they had ever dreamed possible. Many hitherto had counted life the sum total of their experiences, forgetting or unmindful that for them the things that are not far exceed the things that are. It is important that they be not dismayed by this realization, but infused with ambition to delve into the great unknown that lies waiting to be explored.

For the people can do ten times what they think they can do. It was one of those old mind-sets that made them think

## MASTERS OF THEIR OWN DESTINY

otherwise. One point that the upper classes and the masses have generally agreed upon was that the latter were inferior, destined to be hewers of wood and drawers of water for the former. This belief has taken on for some the sacredness of tradition and will not be corrected by one mass meeting or a few study clubs. These should, however, produce divine discontent, the first step in creating a new thought-pattern.

Ordinarily, people do not have to be remade. Their eyes have not grown dim, but are bright with the ideal that burns within them, their belief in the dignity and nobility of the human personality. Here is no mud-grubbing, stolid "brother to the ox." He need not be remade but remotivated. He needs only the mechanisms that will release his abundant energies that his devotion to intangibles may carry over from the spiritual to the cultural and economic phases of his life. People who have been devoted to the intangibles capable of building a new community and a new world.

For "footprints in the sands of time," our people have the story of the economic achievements of the Scandinavian and British cooperators to give them confidence. The mass meeting will present these stories and send them flying to other sources of information on the successes of common people everywhere. But the things accomplished in far lands by races so different in many ways from our own may not prove such potent motivation for some. To them it may all sound like a fairy tale, interesting, but having no immediate bearing on their lives. Hence the promoters of the Antigonish Movement were fortunate in having modern instances of what Nova Scotians had done, to show other Nova Scotians what they could do. They had the encouraging story of the British Canadian

## STARTING WITH MASS MEETINGS

Cooperative Society, the most outstanding cooperative success in North America. In 1906, a group of twenty-eight coal miners with a capital of \$343 established a consumers' cooperative society in Sydney Mines, Cape Breton. Most of these men were from the British Isles and had been indoctrinated with cooperative philosophy before they came to this country. There is a striking parallel between the twenty-eight miners with their \$343 and the twenty-eight weavers with their £25. In the beginning, the little society met with all the opposition that such ventures inevitably encounter. It was boycotted by wholesalers and treated roughly by banks. Educated people could see nothing in it. It was counted an innocent pastime for simple people, a thing of no significance. But, like its antecedent in Toad Lane, the little society grew quietly and steadily. In 1929, it had four branch stores, a milk pasteurizing plant, a bakery, and a tailor shop! The business turnover in that year was \$1,730,000! This was something new in the land. Coal miners had demonstrated once and for all that common people could do big business.

Now, here was an actuality demonstrating the possibilities before the people here and now in their own country, in their own day. Of course the possibility was always there, but was not generally recognized until it became an actuality. It is the tragedy of human life that we have to be shown. Man was endowed with intellect to enable him to figure things out before they actually happen, yet he is prone to wait for a demonstration. This should be the function of education, to enable the intellectual being to use his intellect in such a way as to determine which things are possible and which things are not. The index of a civilized people is what they will do

## MASTERS OF THEIR OWN DESTINY

voluntarily, in normal times without the motivation of fire, war, depression, or the bailiff forcing them to action.

We say, let us proceed at least as logically and zealously for the tasks of peace as we do for those of war. Just as a good military general prepares his plan of attack and draws up his men with scientific precision, so the economic army, and that includes every citizen in the country, should proceed. Here the force will not be physical but intellectual. "Conscription" will be for study clubs; the final positions of the soldiers will be at the controls of their own economic institutions. Thus, the Antigonish Movement is mobilizing the people of eastern Canada to fight their economic battles. It is recruiting intelligence for the positive task of building up an economic stronghold sufficient to withstand the attacks of the enemy.

## PRESENTING PROBLEMS TO BE SOLVED

We do not, however, confine our mobilization techniques to telling the people that they must fight their economic battles and establish the good society. These are sweeping, abstract statements, and too inclusive to mean anything definite to many people. The masses are bewildered by the quantity of such advice thundered at them today. They hear from many quarters that what the world needs is social justice, that it is the business of the people to safeguard democracy and they wonder, if they give the matter any thought at all, what they can do toward realizing these praiseworthy objects.

Their plight resembles that of a school child who is told, "Draw a landscape." He may protest that he cannot draw; he has never tried; he feels sure that he could not draw a scene from nature. The task is too big and seems impossible.



## STARTING WITH MASS MEETINGS

The teacher then explains that every picture is a combination of little lines. One line represents the horizon. There are rules governing perspective and proportion. Every part of the proposed picture is stated as a little individual problem and by the time each of these is attended to, the picture is completed. From this, we learn a valuable lesson: that every large and general problem is a combination of small and particular ones to be solved one by one and that instead of stating the ultimate objective as the thing to be done, we should incite the people to do these and these definite, near, and homely tasks that tend toward it.

For this purpose, the problems of life may be broken up into five categories: personal, community, district, national, and international. The problems at the extremes of this list are most vital. As the individual man is the foundation of the community, the nation, and the whole world, so his aggregate personal problems form the basis of national and international difficulties. We are forced to realize that we are living in an interdependent world. It is evident that if *everything were right for every man in the world*, the world would be right, too. It follows that the first problems to be solved are the personal. Society expects that each individual shall, as much as possible, carry his economic load, and in addition perform intelligently the duties of citizenship, formal and informal. People cannot be forced to do these things. They must be brought, through education, to the attitude whereby they take on such responsibilities willingly and carry them on efficiently.

Yet even were this objective attained, it would not be enough. A pile of bricks and a trough of mortar is not a

## MASTERS OF THEIR OWN DESTINY

brick wall. In the same way, a country full of efficient individuals is not necessarily an efficient nation. Each brick may be perfect in itself, each man may be intelligent, industrious, and educated, but in either case there is need of a binder to link the units together to make a perfect whole. Even were we to place the bricks carefully into position to assume the appearance of a wall, without mortar they would soon go toppling. A society of independent individuals without harmony and a spirit of cooperation is woefully inefficient. Effective community life is the result of the combined action of the individuals of the community.

Greater than the community is a section we shall call the district. The problems of the district must be solved if the community and the individual are to have free exercise of their potentialities. These districts have problems peculiar to themselves. Maritime Canada is a good example. The people of these provinces have, in the main, the same economic, social, and political difficulties to meet. On the success with which they are tackled will depend to a great extent the solution of personal and community problems. Finally come the national and international questions which will be rendered more easy of solution after the three fundamental classes have been dealt with efficiently

### "MORE STATELY MANSIONS"

Even after all this has been accomplished, we cannot rest on our oars. True, life will be enormously improved. It will, in fact, be as good as is possible within the present framework of society, but this framework is far from perfect. The next task will involve a measure of social architecture, a re-

## STARTING WITH MASS MEETINGS

making of society. Man must build him "more stately mansions" if his soul is to expand. The ultimate problem, then, is to change and improve society, after man has changed and improved himself, to fulfil his maximum possibilities in society as it is.

This is a great task but it is not too difficult or too awe-inspiring after it has been reduced to a series of near and familiar duties. The responsibility for its successful execution rests with the common man himself. He may at first look to the vested interests to remake society, but society as it is has given these groups their power and it is unlikely that they will care to change it. The next hope may be that the generation growing up, the object of so much formal education and careful training, may remodel the framework of our present life. Children, however, do not control the world. Young people do not usually begin to take up the duties of active citizenship until about thirteen years after they have left school.

The responsibility lies with the ordinary adult population and the fact that they do not feel capable of undertaking it is further evidence that they must be enlightened and made to see that by doing faithfully certain definite and tangible things they can secure social justice, democracy, and the better life.

---

## Chapter IV

### THE SPREAD OF ADULT EDUCATION

---

ALTHOUGH it was understood by the staff of the newly organized Extension Department that the effectiveness of their proposed program would depend upon the eventual mobilization of all eastern Canada, the territory chosen for the actual beginning was the seven eastern counties of Nova Scotia. The people are of different races and religions, and in the industrial areas there is a fairly cosmopolitan population such as is found in most industrial towns and cities of North America. It was to the farmers and fishermen of this area that the college officials first submitted their proposals in 1930. Mass meetings were held in community after community until the whole territory was covered. The Extension field staff was composed of two persons, the budget was limited, and in the beginning there was some difference of opinion about the wisdom of spreading the work too extensively, because of the lack of facilities for the proper follow-up work. Some of the leaders thought it might be better to concentrate the first efforts on a few communities so that these might serve as a demonstration to the others. However, this idea was rejected in favor of a plan to expose all the people in the area to the ideas that were being put forth. Thus they would all be given an opportunity to participate if the program appealed to them.

## THE SPREAD OF ADULT EDUCATION

### THE PERIOD OF GERMINATION

The workers knew full well that in either case there would be a long period of germination before the ideas that were sown at the meetings would take root and grow. The sooner and the wider they were broadcast, they reasoned, the sooner might a reaction be expected from the people. Further, it was felt that a contact with all the communities would reveal those giving promise of results and therefore worthy of special attention.

Under the dynamics of the ideas propounded at these first meetings the people did show some signs of interest. In most places a few groups would volunteer to take part in a program of adult education. But to men and women who had put their school days far behind them the idea was strange and a little ludicrous, and they did so hesitatingly. No doubt they had some mental reservations as to the practicability of college professors. The objectives to be gained through a return to study were so remote, and the connection between mass enlightenment and the final solution of seemingly insoluble problems was so far-fetched, that a high pitch of enthusiasm could hardly be expected. In the early days of the movement it did not occur to the Extension workers to advocate the study of some specific economic ventures that could be established by the people and would quickly demonstrate to them the value of adult education. And so their experience in the first year's work was disheartening.

Study clubs were organized in about one hundred communities. The majority of these struggled on for a little while

## MASTERS OF THEIR OWN DESTINY

and then gave up. It required continuous efforts to keep the few survivors going. In those places where enthusiastic and able leaders were found the story was a little more encouraging. But on the whole the first study clubs were sickly things and the education that was carried on through them was often superficial and inapplicable to the needs of the individuals. Only the exhilaration of the ideal that lasting social and economic improvement must come through the intelligent action of the people themselves held the workers to their purpose. The doubtful element in their program was the important factor of the people themselves. Were they going to respond? It did not look so certain. There was a period in the second year when the prospects of the educational movement looked as black as night. There were some brilliant beginnings but they flickered out, only to leave the scene through contrast all the blacker, as the darkness of night is intensified after a flash of lightning.

### LIGHT BEGINS TO BREAK

Light began to break, however, both on the leaders of the movement and on the people. It is generally supposed that the technique of the Antigonish program has always been first to urge the people to organize themselves in small groups for study and, after they had acquired specific information, proceed to activity in the socio-economic field. While this is the accepted procedure now, the organization of the early cooperatives was not always preceded by group study. True, some formal study was done, especially on the Canso coast where, under the direction of Dr. Tompkins, small groups had been reading and discussing their problems. In 1928

## THE SPREAD OF ADULT EDUCATION

E. L. Thorndike's book, *Adult Learning*, appeared. This work had a profound influence on the adult educational thought of the day and gave a scientific confirmation of the Antigonish theory of adult learning.

For some time before the actual establishment of the Extension Department there was evident in a number of other communities the beginning of an intellectual stirring among the people. New ideas were being expressed and old problems restated at conferences, and through general meetings, the press and the inquiries made by the Royal Commission on Fisheries and Agriculture. These reflections were passed on from person to person and several clear-thinking and public-spirited leaders, sensing that a hitherto unexpressed and intangible desire for social reform was taking place, directed the energies of the people into definite channels. For the most part the projects that they guided the people to undertake proved successful. The work of these leaders was of the greatest importance to the St. Francis Xavier workers when they entered the field.

The workers at the college and many community leaders had come to a certain unanimity of opinion on the social and economic problems of the territory through meetings and conferences. A few stories of some of their early achievements in this field prior to the opening of the department will show how they were to influence its policy. They will bring out, too, that without the inspiration they furnished then, and still give, the movement would never have attempted some of the projects that are now accomplished facts.

## MASTERS OF THEIR OWN DESTINY

### LOCAL LEADERSHIP APPEARS

One of the most impressive stories of local leadership is that of Larry's River, N. S. When Father Forest was appointed priest in 1918, the parish was composed of two principal villages, Larry's River, a community of ninety-five families, and Charlo's Cove, having fifty-six families. Larry's River had a ramshackle old school where 110 children attended intermittently. Father Forest felt that a new school should be built. He broached the subject to the people, but they did not take kindly to the suggestion. He then called the women together and asked them if they would work with him. They wanted to know the nature of the work but he was not disposed to tell them, and finally he elicited from them their willingness to support him in any venture for the improvement of the place. He bought cheap wool and got the women to knit heavy socks and mitts for lumberjacks. After one winter's work, these were sold and the proceeds of \$1,000 were set aside for the construction of the school.

A derelict freezer, owned partly by the government and partly by a private concern, lay in disuse by the shore. Father Forest made advances to the owners with the idea of buying it. He wanted the zinc and lumber. The owners generously gave it to him for nothing, and he sold the zinc for \$1,000. This, too, was set aside for the school. The people set to work and cleared the site. It was not an easy task. The whole coast around Larry's River is one solid bed of granite and big boulders are tossed about the terrain. A modern three-department school with an auditorium, valued at \$10,000, was erected. The debt was paid almost at the time of com-



## THE SPREAD OF ADULT EDUCATION

pletion. The same year a two-department school costing \$2,000 was built at Charlo's Cove. Free labor and community social activities reduced considerably the amount of money borrowed for the construction of these schools.

In 1928 the people of Larry's River were paying \$37.00 per thousand feet for their lumber. That year they built a community sawmill. The building and machinery cost \$2,000. They began to manufacture their own rough lumber, boat timber, laths and shingles. By working during the winter months they can now bring logs to this community sawmill and obtain lumber at \$7.50 per thousand. Some of them work at the mill and pay the \$7.50 for their lumber with labor. The establishment of the sawmill made it possible for the residents to repair their homes and to build ten or more new houses and several cooperative plants.

Here was a setting for a program of adult education. The people threw themselves into it with enthusiasm. In 1932 they built a cooperative lobster factory; in 1933 they established a credit union and in 1934 a consumers' cooperative; in 1934, too, they organized a cooperative blueberry-canning industry; in 1938 they erected and operated a cooperative fish plant. At Charlo's Cove, in 1937, a cooperative store and a credit union were opened up. For several years now the women of these communities have engaged in a program of handicrafts. For those concerned with the precarious business of financing and establishing all these projects there was much worry and responsibility, and progress must have seemed tedious and slow, yet to an onlooker they seemed to happen with startling rapidity.

The majority of the people are now enrolled in study

## MASTERS OF THEIR OWN DESTINY

clubs. Larry's River and Charlo's Cove are still poor villages, but the people know their possibilities. They will build for themselves a community worthy of free men, and they will show other communities how it is done.

### ACTION AND EDUCATION

Petit de Grat was a community where the first group activities of the people ran ahead of their education. In 1926, under the guidance of Father Boudreau, the fishermen of this community organized a local of the United Maritime Fishermen. They undertook the cooperative buying of supplies such as gasoline, rope, twine, salt, barrels, and, to some extent, groceries. In the purchasing of gas and fishing supplies they effected considerable savings. At that time the people knew nothing about Rochdale principles and they made the mistake of selling on a cost-plus basis. After they organized for study they realized their mistakes and are now correcting them. In 1931 the Richmond Shore Fish Company was organized and operated under the Joint Stock Companies Act. Last year, also as a result of subsequent education, it was reorganized in the Cooperative Societies Act. The people of Petit de Grat organized a credit union in 1936, and they are now studying with a view to organizing a consumers' cooperative store. They already have a good site for the business.

The community of Grand Etang also made an early beginning in cooperative endeavor. There, under the leadership of Rev. J. A. deCoste, a cooperative lobster packing plant was established in 1930. In 1935 a credit union and a codfish

## THE SPREAD OF ADULT EDUCATION

pickling business were organized; in 1937 a ladies' handicraft organization; in 1938 a cooperative store.

### LITTLE DOVER

There is the story of Little Dover and the work of Dr. Tompkins and his brilliant and eloquent young curate, Rev. A. P. Poirier. The people of this community were so poor in 1927 that many leaders thought the best solution was to remove them to some more favored part of the country. But the people began to study and they decided to build a lobster canning factory of their own. They went to the back country and cut lumber. They took it to the nearest part of the sea and transported it in their fishing boats. With free labor, they built their factory. They needed \$1,000 to equip it with proper machinery. To get that \$1,000 was the problem. Through the good offices of Dr. Tompkins a friend was found who advanced the money. At the end of the first year they did a total business of \$8,000. They paid back their loan, and their achievement gave them a new stimulus for further activity. They built two large seaworthy community boats for bait and collection service and proceeded with the erection of a plant for the processing of other kinds of fish. With the help of provincial and federal governments, they imported goats to solve their milk problem. The second year of operations their gross business jumped to \$29,000. The illiterates of the community wanted a night school where they could learn to read and write in one winter.

Herein lies the significance of the Dover story, which has been so widely misinterpreted. Human life is so important that to change the attitudes and thinking of even one man

## MASTERS OF THEIR OWN DESTINY

for the better is to effect a noteworthy miracle. Dover today is not, as many contemporaries write, a prosperous or a model community. Such descriptions are misleading and absurd. Dover has been more or less at a standstill in the past few years. This is not to be wondered at. Industrial workers and primary producers everywhere have had a difficult struggle to keep afloat and of all these groups, the fishermen have been hardest hit. The rocky Dover coast presented no opportunities for the fishermen to turn to agriculture to tide them over their crisis. But even in circumstances beyond their control, the people of Dover have gone on studying, thinking, and searching for a way out of their impasse. The miracle of Dover has been intellectual rather than economic.

### THE EXAMPLE OF HAVRE BOUCHER

The most significant early movement, as far as the Extension Department is concerned, was carried on at Havre Boucher, a little farming and fishing country near the Strait of Canso, on the northeast part of the Nova Scotia mainland. It is a beautiful spot yet the land is uninviting. The inhabitants are of French, Irish, and Scotch descent, noted for their thrift and intelligence. They were fortunate in having as parish priest Rev. James Boyle, a former professor at St. Francis Xavier University, who came to them in 1923. In the beginning the people turned a deaf ear to the program of adult education proposed by the Extension Department. Gradually, however, the ideas disseminated at the mass meetings took root and it was not long before the Havre Boucher fishermen decided to build a lobster factory for themselves.

## THE SPREAD OF ADULT EDUCATION

They first went to the local packer who owned a factory in the community. They wanted to buy his plant but he turned down the substantial offer they made him. Soon they organized themselves, went to the woods, secured the lumber, and in 1932, by means of contributed labor, they erected a canning factory in very short order. One by one the men came into the cooperative. The fishermen on the Cape Breton shore on the other side of the Strait of Canso were approached to join the organization. Only two of them signed up the first year. The others waited and watched. The two faithful were continuously questioned as to what they were getting for their lobsters. In the manner of true cooperators, they answered that they did not know. They were not selling their lobsters to their own factory but were processing them and would sell them on the world market later on. They hoped to get for them all that could be got, and they were satisfied to do it that way. At the end of the season it turned out that they had received an average for the whole season of twelve cents a pound for their lobsters, while the non-cooperators had got only about six cents per pound.

At a mass meeting the next fall, all the fishermen of the sector of the Cape Breton coast in the Havre Boucher area signed on the dotted line and became cooperators. They had been from Missouri, but cooperators are charitable people and excuse men for their follies. In the year 1935 the Havre Boucher fishermen had a particularly good season. They realized the going price for their lobsters which, by that time, was two cents a pound higher on the organized coast than it was in the unorganized parts in the Maritimes. At the end of that one season of two months the fishermen of the

## MASTERS OF THEIR OWN DESTINY

Havre Boucher organization had a surplus of \$10,000. This amount did not include the liquidation of the debt on their plant or equipment nor did it include economies effected by the cooperative buying of supplies. The cost of the plant was approximately \$5,000. It is not easy to estimate the amount saved on the purchase of the rope, nets, laths, twine, nails, etc., purchased cooperatively by the group.

One good talking point, such as that furnished by Havre Boucher and the other communities, is worth hundreds of arguments and illustrations of what has been done at distant places. We used the story of Havre Boucher on many occasions in the early days, not only with fishermen but with farmers and miners, to show the power of ideas. Ideas are more powerful than bullets. They will wreck or build great empires, economic and political, more effectively than the best war material yet invented. From Havre Boucher inspiration went to other fishing communities, and today no one is surprised when the statement is made that in a very short time the fishermen will have complete control of the lobster business in eastern Canada. In a good year the sales amount to \$4,385,674.

## OTHER DISTRICTS ARE AROUSED

The stories of community developments are given here because, in the early days of the campaign for a wider diffusion of knowledge among our people, they were told at hundreds of meetings and inspired groups in many sections of the country to follow these examples. As time went on other districts provided additional narratives. There was Port Felix, where the people performed the miracle of start-

## THE SPREAD OF ADULT EDUCATION

ing their consumer cooperative business with cash assets of only fifty dollars but with important intangible assets in the form of leadership on the part of the pastor, Rev. P. A. LeBlanc, and enthusiasm and loyalty on their own part. There was Ingonish where Father Kyte gave unselfish leadership. There was Judique, where the able Rev. L. J. McDonald, in face of great opposition, helped to start two lobster factories, a credit union and a store. Arisaig, where Rev. Dougald MacEachern pioneered in the organization of the salmon-producers and other cooperative ventures; the small community of White Head with its store; the farming area of Mabou and Brook Village where the people, led by Rev. M. J. MacKinnon, established a flourishing consumer cooperative and several credit unions; Baddeck where under the able guidance of Rev. J. D. Nelson MacDonald, United Church pastor at Baddeck Forks and also a member of the Extension staff, the people organized a credit union and a cooperative store. Rev. Mr. MacDonald has since been responsible for the organization of dozens of similar cooperatives in Victoria County. To all these and to many other communities throughout Canada, some of whose achievements are perhaps even more spectacular than those that have been cited in this chapter, we are grateful for the vindication of our theory that the common man can be at once a worker, a student, a business man, and an intelligent citizen.

## THE MOVEMENT SPREADS TO FARMERS

From the fishing districts the movement spread slowly to the farming sections. Mobilizing the people in the farming

## MASTERS OF THEIR OWN DESTINY

sections for study and action was more difficult, however. Considerable work had been done by farmers' organizations and the Nova Scotia Department of Agriculture long before the St. Francis Xavier Extension Department came on the scene. This work was mainly in the field of cooperative marketing. The organized farmers of Maritime Canada with the help of the three provincial governments had in 1927 set up at Moncton, N. B. the organization known as the Canadian Livestock Shipping Association (Maritimes). Fair success was achieved in this venture, but progress was slow. All the difficulties that ordinarily met producer cooperatives confronted this organization. In the beginning it raised the price of livestock received by the farmer, and it also raised the price of those who stayed out of it.

The weakness of starting cooperatives among producers is largely traceable to a lack of assumption of responsibility on the part of the members. They can come in and out of the organization as they please. The trend of prices determines their loyalty. The Maritime Livestock Shipping Association, however, survived the first precarious days and is now an established business. In addition to marketing, it has assumed purchasing activities, and has become the recognized consumer wholesale for cooperative groups in eastern Canada. When the Extension Department was organized this cooperative provided a timely stimulus for the rural people. With the organization of study clubs in eastern Nova Scotia the minds of the farmers were turned to cooperative ventures in the distribution of consumer goods. In 1937 they undertook the buying of flour and feed in carload lots and demonstrated that there was a great saving in doing it that way.



## THE SPREAD OF ADULT EDUCATION

But the old-line dealers, recognizing the new competition, began to bring in flour and feed lots by water, at greatly reduced rates. For a time the cooperators were unable to figure out how the private dealers could undersell them. They then chartered a ship and brought in their own flour and feed from the head of the Great Lakes. This precipitated a struggle. Vested interests all over the country resorted to every known means to meet the new competition.

The next step on the part of the farmers was to pool their orders for fertilizer. In eastern Nova Scotia the pooled order ran into some 3,000 tons and fertilizer was delivered to the most isolated sections at drastically reduced prices. Buying clubs began to appear all over the country. The tendency was first to sell at cost plus. This, of course, was bad practice. It laid a poor foundation for future cooperative work. In 1934 the Extension Department set out boldly to correct the practice and to establish the Rochdale principle of selling at current prices and paying a cash rebate to all those who bought through cooperative clubs. The fact that the members of these early organizations made the change willingly is a tribute to their intelligence. Gradually, cooperative stores replaced the buying clubs and now function both in the producer and consumer field. It may well be that the cooperative stores will soon be the business centers of the farmers in eastern Canada. It is not an uncommon sight now to see notices posted up in stores asking members to call for rebates on their fertilizer purchases.

## EXCURSIONS INTO INDUSTRIAL AREAS

By 1933 the movement was showing progress among the farmers and fishermen. Meanwhile the Extension workers

## MASTERS OF THEIR OWN DESTINY

had been making excursions from time to time into the industrial areas of Cape Breton Island. Mass meetings were held at which the value of education and the possibilities of economic and social improvement were set forth. The consumer cooperative movement, in particular, was emphasized. It was difficult to get a hearing. Large numbers of the industrial workers had been flirting with left-wing theories and in some cases they were beginning to be pronounced revolutionaries. The Communist propaganda was doing its work. The dual union technique began to show itself. The United Mine Workers of America, which had been firmly organized in the industrial area since 1909, was split up and a new organization, the Amalgamated Mine Workers, came into being. It was hard to hold an audience with a program that called for evolutionary and constitutional methods.

However, the Extension Department opened up a branch office at Glace Bay, the center of the mining community, in 1932. In 1933, Alex S. MacIntyre, a labor leader who had formerly had left-wing tendencies, was put in charge of the Cape Breton office. He had been vice-president of the U. M. W. in the stormy days of the 1925 strike, county president of the Canadian Labor Party and a managing director of the *Maritime Labor Herald*. For these reasons he was *persona non grata* to the "right people." His labor affiliations, however, made him acceptable to all ranks of the miners.

Study clubs were established in the mining communities. The first approach was to give the miners, insofar as possible, a blueprint of a program calculated to enable them to begin

## THE SPREAD OF ADULT EDUCATION

working out in their own communities, in harmony with the farmers and fishermen, a program for the rehabilitation of the country. It was hard to find specific projects which would supply immediate objectives for their study. The cooperative store and its possible ramifications was held out to them, and the idea met with a burst of enthusiasm in certain sections. In the town of New Waterford, which has a population of 8,000, fifty study clubs were active in 1933. The result was the establishment of a cooperative store that proved to be a great success. Other places were influenced by this action. The British Canadian Cooperative Society, which already had a number of branches throughout the area, showed signs of new life and set out on a program of expansion.

## DISCOVERING THE CREDIT UNION

But to capture the interest of the people there was need of a simpler project that would be more generally applicable to the whole area and would arm the members with confidence and cooperative experience for the difficult business of establishing their stores. This was found in the credit union. Many years earlier, Rev. R. L. MacDonald, a priest in eastern Nova Scotia, who had been president of the Nova Scotia Farmers' Association, had brought the idea before that body at an annual meeting but so little was then known about it that its advocacy for Nova Scotia was defeated. The leaders of the St. Francis Xavier Movement, however, were familiar with the work of Alphonse Desjardins in the province of Quebec. In 1931 they decided to bring as guest-speaker to the Rural Conference Roy F.

## MASTERS OF THEIR OWN DESTINY

Bergengren, promoter with Edward A. Filene of the credit union movement in the United States. Mr. Bergengren's story about the work in the United States so impressed the delegates at the Rural Conference that they decided to introduce the credit union movement in Nova Scotia. The government of Nova Scotia was approached in 1932, and legislation which Mr. Bergengren helped to write was enacted the same year, permitting the establishment of credit unions in the province. In December, 1932, Mr. Bergengren came back to Nova Scotia and established the first two credit unions—one in the rural community of Broad Cove, N. S., and the other in the mining town of Reserve, N. S. When the question came up of naming the Broad Cove organization, Mr. D. J. MacLeod, a farmer of Dunvegan, happily hit upon the idea of calling it after Mr. Filene. Mr. Bergengren told the audience that in all the years of his credit union experience it was the first time that the idea had struck any credit union group. These two credit unions got their charters in January, 1933, and began the movement that today has spread across Canada. At the end of 1938 there were 150 credit unions in Nova Scotia, with total assets of \$605,500. Their annual gross business amounted to \$1,500,000. (We discuss the social significance of the credit union movement more fully in Chapter VI.)

## NEIGHBORING PROVINCES INTERESTED

While the St. Francis Xavier Extension Department was wrestling with the problems confronting it in eastern Nova Scotia, time was found to make occasional excursions into other parts of Maritime Canada. A few lecture tours were

## THE SPREAD OF ADULT EDUCATION

also undertaken in other sections of the Dominion. The story of the success that the movement was attaining in Nova Scotia attracted the attention of the other Canadian provinces. In 1936 both New Brunswick and Prince Edward Island enacted credit union legislation permitting the people of these provinces to begin the work also. The result was that in 1938 New Brunswick had seventy-two credit unions with assets of \$105,000 and Prince Edward Island thirty-eight credit unions with assets of \$50,000. Leading men from the West visited eastern Canada and brought the credit union idea back home with the result that credit union laws were passed in Alberta, Manitoba and Saskatchewan in 1937, and in British Columbia in 1939. Judging from present trends, it is not hard to visualize a strong, Dominion-wide development in the credit union movement.

The credit union movement, then, marked not only a milestone in our economic development but it served as a stimulus in our adult education program. If a credit union could be studied, established, and serve the best interests of the group, what might not the study of other topics do? As a general rule, the people were advised to follow up with the study of the history, aims and technique of the whole cooperative movement, and particularly the consumer cooperative movement. There followed a development in consumer cooperatives. Eastern Nova Scotia alone now has forty-six cooperative stores which do an annual business of about three million dollars. The consumer cooperative movement is following the credit union development from east to west. These two movements motivate the people for still

## MASTERS OF THEIR OWN DESTINY

further study and lay a solid foundation for activity in other fields yet to be opened up.

### STUDY CLUBS AMONG WOMEN

In the beginning we confined our activities to the men, but in 1933 we took on an extra worker, Sister Marie Michael, to organize study clubs among the women. The program for the women was not in any way separate from that of the men. It aimed at arousing the interest of the women in the adult education movement and at enlisting their support in the promotion of the different cooperative enterprises in their communities. Heretofore, while many women took an active part in the men's study clubs, the majority felt that study was for the men only. The women's program also called for a study of nutrition, health, home improvement and handicrafts. It was found that the greatest interest was in the direction of handicrafts. Many women who could not be induced to study were anxious to join a study club in order to learn to make something. Thus, handicrafts have not only been promoted with a view to teaching the women to help themselves or to supplement the family income, but also as a means of interesting the women in study. As a great deal of interest was shown in weaving, Sister M. Anselm was added to the staff in 1935 to teach this craft.

Each year, handicraft exhibits are held in many districts at the end of the study club season. A regular feature of the Rural and Industrial Conference is a handicraft exhibition. Another concrete result of the women's study clubs is found in the Women's Guilds organized in connection with co-operative stores. The guilds aim at spreading cooperative

## THE SPREAD OF ADULT EDUCATION

education among the members of the store, arousing the women to greater interest in community affairs, and, by means of a Guild Room or Community Living Room furnished in the store, promoting a finer spirit of loyalty among the women members.

### TRAINING THE LEADERS

The many difficulties that confronted the workers during the first years of the movement, the mistakes that were made and had to be remedied, showed clearly the necessity of having trained leaders not only for the direction of the adult education work but also for the management of the various economic activities that were being set up. In 1933 a resident short course for leadership training was opened on the campus of the University. Its purpose was set forth in a little descriptive folder as follows: "With the widespread development during the past few years of community organizations, both social and commercial, there has arisen a great demand for leaders with more than average education, with vision and executive ability. The purpose of the Extension Course is to make a beginning in the way of training men and women to direct the social and economic endeavors of the rural and industrial workers." The first year the school was attended by 86 students; in the past two years there have been over 135 registered. Nothing in our whole technique ever turned out more successfully than this school. Above all it was intended to be inspirational. The field of social theory was opened up to these men and women in a simple way; the instruments that would give the people an opportunity to realize their dreams were outlined; the technique of study

## MASTERS OF THEIR OWN DESTINY

and discussion groups was actually demonstrated. The school was turned into a miniature society and the student members were given an opportunity to organize their members. They found themselves confronted with the difficulties that would be met in the field. After a month's exposure to the ideas and activities of the school, they went forth with a flair for work that rivals the best zeal of the Communists.

### STUDY MATERIALS

The most difficult phase of the adult education movement is the preparation of interesting material for the study groups. To find writers who can prepare material in a style that will appeal to the common people is difficult. On account of the smallness of the staff in the beginning and the magnitude of the work that had to be done, the St. Francis Xavier Extension Department had to assemble whatever material was available. Simple pamphlets and articles with local color were written by members of the staff. The very first pamphlet that was prepared was on a subject that to many might seem far away from the actual problems confronting the people. It was entitled "How We Came to Be What We Are." It told the story of the Industrial Revolution and of how, so many years after, we are affected by the changes introduced by the machine age. The department established a small traveling library having about thirty boxes of twenty-five books and made them available to groups wishing to read them. An Open Shelf Library was also established at the Extension Department and a collection of books, now greatly enlarged, was secured. Pamphlets on all sorts of topics, from farm management to the prevention of tuberculosis, were



## THE SPREAD OF ADULT EDUCATION

assembled and sent out on request. As we look back now over the rather vague efforts of those first years, we are struck with our inability to visualize all the developments that were in the offing.

With trepidation we concluded that we needed an organ to carry our message to the people, and the *Extension Bulletin* was launched in 1933. To find an editor was the great difficulty. One of those happy accidents that had characterized the movement since its inception occurred. We found George Boyle, an outstanding graduate of St. Francis Xavier, 1926, who in the intervening years had had a brilliant career in journalism. His work on the *Bulletin* was eminently satisfactory. This publication served the twofold purpose of arousing the interest of the people and at the same time serving as an organ for more or less orderly study material. At no time did it try to give dry, formal lesson-plans, but resorted rather to the topical method of discussion. Teaching was carried on in terms of current events with human interest appeal. Reviews were given of books and pamphlets so that the club members would be stimulated to do outside reading.

## THE DEMAND FOR BOOKS

As time went on the desire for more books became evident. Canso, under the leadership of Dr. Tompkins, was first in this important endeavor. In 1934 a small local library was opened in Canso as part of a social program for the people. In addition to the library, a handicraft center and a school for home economics were established by the Sisters of St. Martha, who also became the librarians for the Canso coast. Later on, Dr. Tompkins gave a real demonstration of the library move-

## MASTERS OF THEIR OWN DESTINY

ment at Reserve Mines, a mining district, where he became pastor in 1935. One of his first undertakings was the establishment of the People's Library which has proved so successful. The Carnegie Corporation of New York, which came to the assistance of the Extension Department in 1932, and again in 1936, earmarked some of its contributions for the library work in Canso and in the whole area. The extension office in Glace Bay, with this aid and with money raised by the people themselves, opened up a little library. About a dozen other places followed and gave the people a chance to enjoy at least a few books. The demand for books, even in the most remote sections of the country, has grown rapidly. In 1936 the people of Cape Breton County, in which the Reserve Mines Library is located, applied to the Nova Scotia government for legislation enabling them to tax themselves for library service. The example of the work of the Carnegie Corporation in the establishment of a regional library in the province of Prince Edward Island encouraged Cape Breton people to work for the creation of a regional library at Sydney, N. S.

The seven eastern counties of Nova Scotia were the laboratory in which the adult education experiment was first tried out. Triumphs and failures have characterized its early days. Many difficulties have been encountered; some of the most hopeful projects have proved disappointing; but enough success has attended the efforts of our people in the movement to prove what can be done if the available forces are released. Better to have action with some failures than no action for social improvement. Ignorance and inactivity are criminal in these times of stress.

## THE SPREAD OF ADULT EDUCATION

The Extension Department has followed the assumption that every ordinary man or woman is a potential student and every small group of people a potential study club. It presumes that once the people have learned to solve their most pressing problems they will have then tasted the delicious fruit of self-accomplishment which will spur them to the solution of all other problems of life. It is sufficiently realistic to know that "not alone by bread does man live," but certainly not without bread. It follows the psychological principle that education to be effective must have a specific objective and that it must be related to the situation which confronts the learner at the time of study. Furthermore, it is based on the educational principle that we learn by doing, and by doing the things that bother us, or whose solution needs attention. It presupposes the sociological doctrine that man is essentially a social being, that he finds his best expression in the group and that cooperative study paves the way for cooperative living.

### FORUMS ALSO ORGANIZED

Although the study club is the main educational lever, it is not the only instrument utilized in this program. Study clubs usually meet once a week, and once a month there are study club rallies for leaders and associated study club meetings. There are also public meetings modeled after the forum idea, where a speaker from the Extension Department, or some similar leader, addresses the group and answers questions. The members of a certain occupation in a given territory meet frequently, too, to talk over their common problems and to make mutual contributions to their solution. These as-

## MASTERS OF THEIR OWN DESTINY

semblies are not held at regular intervals or stated times, but rather as need dictates. Finally, there is the great general assembly of the leaders, workers, and people in the constituency of the Antigonish Movement. This is the annual Rural and Industrial Conference, which has become an institution, and is held regularly every August. So well known has this event become that hundreds of visitors from every province in Canada and from the United States attend each year.

Perhaps the most signal tribute that has been paid the Adult Education Movement sponsored by St. F. X. was that of the Newfoundland Commission of Government after it had investigated the program. The Extension Department was asked, in 1933, to send a man to the Old Colony to start similar work there. Gerald Richardson, who had been editor of the *Extension Bulletin* for one year, was selected. He took with him four young men who had been thrown up in the movement. During the last four years the people of Newfoundland are organizing for study and economic action according to the Antigonish technique. Their success in the face of many obstacles is encouraging. In 1938 there were six hundred study clubs, twenty-six credit unions, twenty-five buying clubs, and ten other cooperatives. A program of producer and consumer cooperation is gradually being established in Newfoundland.

Under the leadership of Dr. J. A. Murphy of St. Dunstan's, Charlottetown, and Dr. John T. Croteau, Carnegie Professor of Economics at Prince of Wales and St. Dunstan's Colleges, the Prince Edward Island Association for Adult Education was established in 1934. This movement has been run as a distinct provincial venture. Apart from a few speeches

## THE SPREAD OF ADULT EDUCATION

made by leaders of the Antigonish Movement in the years 1930-35, the St. Francis Xavier Extension Department had no direct part in this development. The people of Prince Edward Island took kindly to the adult education idea and one year after the inception of the movement one thousand people were enrolled in discussion groups. The Prince Edward Island Regional Library gave the people of this province access to literature that was denied those in the other Maritime provinces.

The movement spread to New Brunswick, because of the early connection of the Extension Department with the organization of the fishermen. The sympathetic attitude of the Federal Department of Fisheries, which had organized the fishermen of eastern Canada in 1930, has continued up to the present time. In 1936 the Extension Department was asked to carry on some further educational work among the fishermen of the northeastern shore of New Brunswick. The promising character of this work influenced the Department of Fisheries to give the direction of the education of the fishermen of this whole area over to the St. Francis Xavier Extension Department. Accordingly, in 1936, a sub-agency was opened up in Shippegan, N. B., under the direction of Rev. J. L. Chiasson, who was to devote all his time to the work. The Department of Fisheries financed this part of the movement. In 1938 this department made an extra grant of \$27,000 and asked the Extension Department to extend the work to the whole of New Brunswick, Prince Edward Island, the Magdalen Islands and eastern Nova Scotia. As a result, in December, 1938, thirty-three new workers were commissioned to do field work in fishing communities in this terri-

## MASTERS OF THEIR OWN DESTINY

tory, and the work of mobilizing the people has gone on with vigor.

In the year 1938-39 there were approximately twenty-one thousand people meeting regularly in study clubs throughout the Maritime provinces. Large numbers of others who have not yet taken part in the formal educational program have become members of one or more of the economic ventures growing out of the movement. The credit union movement in eastern Canada alone has an enrollment of sixty thousand. We have here a demonstration of "action and reaction." Education issues in economic group action and economic group action stimulates the people for further education and opens up to them new realms of thought and activity. We start with the simple material things that are vital to human living and move on up the scale to the more cultural and refining activities that make life whole and complete. This is not a trite statement. Through credit unions, cooperative stores, lobster factories, and sawmills, we are laying the foundation for an appreciation of Shakespeare and grand opera.

---

## Chapter V

### DEVELOPMENT OF CONSUMER COOPERATIVES

---

As HAS been pointed out, the consumer cooperative movement was known in Nova Scotia prior to the time when the St. Francis Xavier Extension Department was opened. Co-operative stores had been established in many places and one at least, the British Canadian Cooperative Society, had been an outstanding success. In the main, however, the people of Nova Scotia, both primary producers and industrial workers, were producer-minded. The efforts at cooperation among the farmers had been mainly in the field of processing and marketing, such as creameries and cheese factories. This seems to be the story all over Canada. It is the story of all North America, for that matter. Consequently, the Extension workers were met on every side with the argument, "We have tried cooperation and we have not found that it produced any great results." It is easy to understand this attitude, especially on the part of the primary producers of eastern Canada. The majority of the fishermen and the farmers were receiving low prices for their commodities, and had become very poor. It was easy for them to reason that improvement could come only through better prices and that if cooperative processing and marketing could achieve this, then they should be tackled first. Production, they argued, comes before marketing. Money must be made before it can be saved. Con-

## MASTERS OF THEIR OWN DESTINY

sequently, it was claimed that the first attempt should be in the field of production and not in the field of consumption, which is a program of saving. We do not suggest here that cooperative action in processing and marketing' should be delayed until consumer cooperatives are firmly established. They should perhaps be established simultaneously, but the consumer approach is the only one that leads to lasting and satisfactory results. Without consumer institutions, the real results of activities in the producer field cannot be ultimately attained.

## IMPORTANCE OF ACTION AS CONSUMERS

The Industrial Revolution destroyed the domestic system. It also swept away community industries and took from the common man any chance he had of control in a large sector of production. It did not take away consumer institutions. In every community we find stores, banks, and various kinds of service agencies. These will always remain. The ownership of such institutions is the natural means of eventually bringing back the control of production to the people. The primary producers of North America have not seen this. They have lost hold of their economic institutions and have been in many cases vainly struggling through group action in the field of marketing to get it back. They will never be able to do so unless they attack the problem from the consumer end. Moreover, what the common man has to sell, his labor or his primary products, is not his with that absolute ownership which he has over the money in his pocket. The wheat in his bin may be worth a dollar a bushel today, but, on account of conditions over which he has no control, it may be worth



## DEVELOPMENT OF CONSUMER COOPERATIVES

only fifty cents tomorrow. The wage-earner may be able through group action to sell his commodity at fifty cents an hour today but a depression may lower its value or make it impossible for him to sell it at any price. What these groups really own is the remuneration, however small, that they get for their commodity when they do sell it. When the industrial worker really does succeed in getting employment and remuneration for it, he owns his money absolutely and can say where he is going to spend it. The significance of this has not been clear to him in the past. His major efforts have been centered around the fight for higher wages.

Labor unions sit in with corporations and fight over wages and conditions of work. After a long and strenuous battle they may succeed in obtaining higher wages, but this increase in wages may often be nullified by a rise in the cost of living. The laborer is prone to look upon the producer corporation that employs him as his natural enemy. It is true that the corporations have done some strange things. However, they are not the only villains in the piece. The entrepreneur, after all, is quite a decent fellow. At least, he is a producer. He blazes new trails and produces wealth. We can imagine weary representatives of labor unions, on their way back from strenuous meetings with corporation executives, passing through miles of city streets that are lined with consumer institutions, owned and operated solely for profit. The operators of these are glad when the industrial worker succeeds in getting higher wages. It means more business for them. They will get every last cent of the wages in any case. How strange it is that up to our time the workers of North America have never given attention to this phase of our economic system.

## MASTERS OF THEIR OWN DESTINY

Each little worker has an economic hose through which he sprays his earnings. It may be a very small tube, but through it passes his annual wage. In the past, he has been spraying the lawns of those who service him in the consumer field. Their lawns are green and their flowers are fresh while the worker's own yard is an ash-heap. If he only realized it he could spray his own lawn for a while and what is left over he could put into reservoirs for the dry seasons. These reservoirs are consumer institutions, such as cooperative stores and credit unions. If all the people did this, they would in one generation loosen the hold that a great army of people who live off them now have in society.

### UNITED ACTION NEEDED

No one group of the masses of our people is able to tackle successfully the problem of getting control of the economic processes of society. It takes united action of both industrial workers and primary producers. They need the united front in the right sense of that term. The Communists have made this part of their technique in recent years, but the fact that they advocate it does not condemn it. Understood in a proper sense, group action is a legitimate and effective procedure for the people. The grave questions confronting the harassed miners and steel-workers of Nova Scotia, for instance, cannot be dealt with by them alone. Directly or indirectly, the rest of our people are affected by the status of these industries and the welfare of the workers is definitely their concern. Cooperative activity in the consumer field is the common interest of all classes. According to their vocations, people are vitally interested in a given

## DEVELOPMENT OF CONSUMER COOPERATIVES

commodity, but in the last analysis they are all consumers. They all need food and clothing, housing, and a multitude of services. If they unite their efforts as consumers they have a powerful *instrument for the control of society.*

A cooperative merchandising society cannot be established overnight. The people of eastern Nova Scotia are gradually initiated into this activity through buying clubs, but there is a danger in this procedure. The tendency is to sell goods at cost plus, which is not in accordance with the Rochdale principles of consumer societies. The study club program that is carried on by the Extension Department is succeeding in getting the people away from this practice. When the time is ripe for the establishment of cooperative stores, we require that the proper techniques be known and applied from the very beginning. Moreover, the study program has gradually changed to Rochdale stores some of the old cooperatives that had been established before the advent of the adult education program.

People are prone to judge the cooperative by the selling price of goods. This is a wrong idea, for in a true cooperative in the long run it would not make any difference to the members even if shoes were sold at twenty dollars a pair or flour at twenty-five dollars a bag. After all, what people should pay for goods is the initial cost price plus the legitimate cost of merchandising. These legitimate costs include wages of staff, interest on capital, insurance, and reserves. In a cooperative business, when these are paid, what is over and above goes back to the individual members in proportion to their patronage. The sum that constitutes the profit in private business,

## MASTERS OF THEIR OWN DESTINY

in a cooperative is regarded as an overcharge and eventually finds its way back to the customer.

### THE PEOPLE OWN AND CONTROL

The argument is often raised that modern merchandising methods and the current low prices of goods do not warrant the entry of the common people into consumer cooperative activities. It is boasted that the chain stores have given such reasonable service that there is nothing more to be desired, that they operate so efficiently as to make it impossible for the people to compete successfully with them. This attitude indicates a totally false concept of the purpose of cooperatives. Even if the people were to lose money for a period of years in establishing their societies, they would be getting control of a mechanism that will enable them to climb into the driver's seat and get their hands on the throttle of their own destiny. Indeed their gains in other directions are so important that they cannot afford to stay out of the merchandising field.

Under the impetus of the Antigonish Movement, the first cooperative store was established at Canso in 1934. Since that time, seventy societies have been organized in eastern Nova Scotia alone. The annual turnover of all cooperative consumer societies in Nova Scotia in the year 1937 was \$2,099,357. The membership was 6,929. The movement is now spreading to other parts of eastern Canada, and the indications are that it will blanket the whole country in the near future. The Canadian Livestock Cooperative at Moncton, New Brunswick, which was established as a central marketing agency for the farmers of eastern Canada, has become the

## DEVELOPMENT OF CONSUMER COOPERATIVES

wholesale agency for most of these stores. The intention is to establish branches of this wholesale in various parts of the Maritimes as the movement grows. In December, 1938, the first unit was established at Sydney, Nova Scotia, and began with a volume of business of about \$13,000 per month.

As the business of the wholesale grows, the question of manufacturing will arise. Already, there is enough ascertained consumer demand in some lines to warrant a beginning. When the people thoroughly understand the significance of cooperative enterprise and enthusiastically support it, they will have an instrument which of itself is powerful enough to give them a new control of their own economic destiny. Consumer cooperation usually begins in the retail field and goes on through wholesales, to factories. This is a natural process. It introduces the functional concept of society, the idea of production for use whereby the need is first ascertained, then production is gauged by that need. This may be illustrated by an example. If the people of eastern Canada establish enough cooperative stores to call for a million bags of flour, specific quantities of cereals and feeds, the mill that will produce these has a definite job to do. It will be producing flour and feed and cereals not to sell on the world market, but for a definite, ascertained demand. Production for known demand will eliminate to a great extent the expensive machinery of salesmanship and advertising and will give the people their goods at what it costs to produce and merchandise them. They will have a business which no financial interests can either buy or bankrupt.

Old line business men are often amused at the cooperators' dream of a planned economy. They think that the people

## MASTERS OF THEIR OWN DESTINY

cannot manage, or that they will have neither the intelligence nor the loyalty to stick to their cooperative institutions when capitalistic business cracks down on them. We have every reason to believe that they are wrong on all these counts. The local cooperative stores in our towns and cities are carrying on successfully in the face of the keenest competition from chain stores, mail-order houses, and other types of financial business groups that are using all the devices of the modern merchandising game to break up the cooperatives. The people support their stores, all the same, partly because they are making money, but chiefly because they are imbued with the cooperative philosophy and see in their local societies something more than devices for earning dividends. They visualize them as units in a long chain of cooperative organizations that will give them control of their own business. They take the long-distance view, and see that when this cooperative setup is firmly established in Maritime Canada, federation with other cooperatives in other zones is easily possible and that a national movement is feasible.

It may be taken as a general principle that any kind of business can be done by cooperators. Some types are easier than others, but what one man or several men can do cooperative groups can do also. There is no limit to the possibilities of their operation. The service field offers another opening for cooperative activity which is probably as easy as any yet indicated. Many kinds of service cooperatives are springing up, especially in eastern Nova Scotia. Most of them have come into being on account of the general wave of cooperation that is sweeping the country.

## DEVELOPMENT OF CONSUMER COOPERATIVES

### MEDICAL SERVICE ARRANGED

In 1936 a new idea was launched by the cooperative store at St. Andrews, Nova Scotia, a rural community in Antigonish County. During the depression, the people of this community found it difficult to meet their hospital bills. It was decided that their cooperative store enter into a contract with St. Martha's Hospital at Antigonish to pay twelve dollars a year for each member. This would entitle him and any member of his family to one month's free ward treatment in the hospital, with 50 per cent reduction in X-ray and laboratory fees. The response to this movement was a distinct increase in the membership of the store. The scheme seems to be working out satisfactorily. Several other groups in this hospital constituency have adopted the plan. Some of them are not connected with cooperative stores, but have formed themselves into associations to take advantage of this hospitalization scheme. Other rural counties with sparsely settled communities that in the past have had difficulty in maintaining the services of doctors are now contemplating similar arrangements.

### THE HOUSING PROJECT

Perhaps the most interesting type of cooperation yet attempted by the people of Nova Scotia is the housing project that has just been completed at Tompkinsville, Reserve Mines, N. S. In 1937, Miss Mary Ellicott Arnold, a director of the Cooperative League of the U. S. A., visited Nova Scotia for the purpose of studying the Antigonish Movement. Miss Arnold decided to stay in Nova Scotia and work with

## MASTERS OF THEIR OWN DESTINY

the St. F. X. Extension Department. In the fall of 1937, in Reserve Mines, she began to work with a group of miners who had been studying housing for some time. It is interesting to note that these men were the members of the first study club established in the industrial areas of Cape Breton. They spent one fall and winter studying group housing under Miss Arnold's direction.

They were fortunate in securing a good site of twenty-two acres of ground on which to build. Each house was allotted an acre of ground and the plot was arranged according to a definite plan. Provisions were made for the establishment of a community center, playgrounds for the children, and gardens. About half of each lot was left free for land cultivation later. Seventy-five per cent of the cost of the houses and lots was secured on loan from the Government Housing Commission. The rest was contributed by the miners themselves. Each might pay \$100 cash and give his labor for the balance. In the beginning, the group hired an expert builder under whom they worked. They learned building methods so quickly that they were able toward the end of their operations to do most of the work themselves. Ownership of the houses is vested in the housing association. They have twenty-one years to pay for them. A monthly instalment of \$12.15 covers four items: interest, amortization, taxes, and insurance. Of this monthly payment, \$2.50 goes into a reserve fund to be used for repairs and to continue payments of a member who may be temporarily unable to pay his instalments.

Probably the most significant thing about this venture is not that the miners are going to have suitable homes that are



## DEVELOPMENT OF CONSUMER COOPERATIVES

calculated to be worth \$2500 each at a price of \$1650, but the effect this has had on the outlook of the people themselves. We all realize the influence of the environment in which people live. Good, artistic homes are the minimum essential for the Canadian people. We should not be satisfied with anything less. We have slum conditions, not only in the big cities, but even in the smaller towns and in the country. The benefits of good homes for our people are hard to overestimate. The experiment of Tompkinsville clearly demonstrates that it is not impossible for the people to have the kind of home that is good for them. Already two other groups are organized and expect to build homes this coming year. It is hoped that the movement may spread to other parts of the country. If the fishermen through their present group activities can succeed in solving their economic problems and raising their incomes, one of the first things that ought to be done is to promote a general program of housing. The fishing villages of eastern Canada are beautiful communities. They are for the most part situated on lovely little harbors. The only thing that mars the environment is what man has built—in many cases, the ugly and mean little dwellings in which he lives. The beauty of the country could be greatly enhanced by the erection of artistic homes. This would bring something into the lives of the people that has been seriously lacking in the past.

The people are beginning to realize that what they have done in a cooperative way is only the faintest presage of what may yet be done. They are thinking about such activities as cooperative insurance and cooperative recreation. For several years they have been considering the establishment of a

## MASTERS OF THEIR OWN DESTINY

cooperative press. At a recent meeting, representatives of the Maritime cooperatives decided to establish their own cooperative paper this summer. This publication, known as *The Maritime Co-operator*, now takes the place of *The Extension Bulletin*, issued by the St. F. X. Extension Department for the last five years. It will be sponsored by all classes of cooperators—industrial workers, farmers, and fishermen, and will be printed in both French and English. Considering the achievements of the past few years, it can be easily predicted that with this new instrument for the dissemination of knowledge among the people, the movement that has been so auspiciously begun, will rapidly spread to every part of the country.

---

## Chapter VI

### SIGNIFICANCE OF CREDIT UNIONS

---

A CREDIT union is a small cooperative bank, receiving deposits from and making short-term loans to its members. Its significance for the whole cooperative movement is apparent in the Maritimes, as elsewhere. The adoption of the credit union by the people of Maritime Canada is a confirmation of the soundness of the original principles that guided us in the formation of our adult education program. We told the people that if they studied they would find new ways of doing old things and doubtless discover some new things to do as well. We were convinced that there were new things to find and had faith in the ability of the people to find them. Such a doctrine, which looked visionary to many, did not at first arouse much enthusiasm among the people. But the rapid growth of the credit union in eastern Canada in the last three years and the general recognition of its usefulness have changed all this.

#### NECESSITY THE MOTIVATION

In a credit union the people are organized under a provincial or state law to supply cooperatively their own short-term credit needs. The general stimulus for such activity is the inability of the common people to get credit at reasonable rates. Poverty and necessity seem to have supplied the motivation here as in every other field. When the loan shark over-

## MASTERS OF THEIR OWN DESTINY

plays his hand, the people turn to credit unions. But this was not responsible for the introduction of the credit union into Nova Scotia. We had no loan sharks here prior to the organization of our credit unions. Private money-lenders among us were a decent lot and our banks treated the people fairly. True, the people had to pay a moderately high rate of interest, but from this angle no great complaint about our banking system could be made. The credit union, therefore, was adopted for positive reasons, on its own merits, as a step in the right direction. It enabled the people to supply for themselves a vital service. It is rather strange, however, that after the introduction of the credit union to Nova Scotia, various loan agencies did appear on the scene. These probably grew up in the depression years and on account of the action of the banks restricting certain types of small loans. Whatever the cause may have been, we have now plenty of private agencies engaged in the small-loan business. Some of them, too, charge high rates of interest and now we have this extra reason for the promotion of credit unions.

The credit union is intended almost entirely for the common people, the farmers, fishermen, and industrial workers. Through their small savings they are able to amass enough money to carry on their economic processes. It is an instrument through which the common people can make their money work for them in their own communities. It develops thrift and promotes budgeting and judicious spending. One of the great surprises that people get is the large amount of money that they can gather through the operation of a credit union. Study reveals to them that much of their money has been foolishly spent; the credit union is the corrective force.

## SIGNIFICANCE OF CREDIT UNIONS

### MORAL SIGNIFICANCE TREMENDOUS

Apart altogether from its financial significance, the credit union has intangible values that are probably more important than its function as a banking institution. Its moral significance is tremendous. It develops the right type of human character. For one thing, it makes people honest. When the question of introducing the credit union was first mooted the fear was often expressed that somebody would run away with the money. It is regrettable, but a fact, that a percentage of the people tend to be dishonest, yet in the whole credit union development in eastern Canada in the last five years, we have had very few cases of fraud. There have been a few instances of dishonest managers and some slow borrowers, but the credit union organization takes care of these cases. The people who handle the money are bonded and the credit union does not lose. Those cases of dishonesty that have occurred have only brought out more clearly how nearly foolproof the credit union setup is. The irregularities, instead of militating against the credit union, have confirmed the people in their belief in it. It is difficult to explain just what it is in the credit union spirit that makes the people honest. In the last analysis, it is probably the brotherhood that it engenders and the group sanction that is attached to it. The story is the same everywhere. The credit union movement in the United States has grown to immense proportions. Two million people in that country are now organized in about seven thousand credit unions and it is claimed that the ratio of loss through dishonesty is the lowest of any type of financial institution in the country.

## MASTERS OF THEIR OWN DESTINY

### EASIEST WAY TO BEGIN

The credit union is the easiest way for a group of people to begin cooperative business. In the first place it is applicable to all classes of the common people. Moreover, it is relatively non-controversial. Vested interests may and will object to the establishment of cooperative stores, but they have no reason to oppose the formation of a credit union. It is evidently so widely accepted that men should be thrifty and save their money that there is an almost general acceptance of the credit union idea. It gives the people something constructive to do during the first years of the cooperative program. It keeps them organized and demonstrates in a very tangible way the effect of their thinking. At the same time, it enables them to acquire experience in the techniques of group action and gives them capital for further cooperative work in the more difficult fields. The logical outcome of the credit union should be cooperative consumers' societies in the field of merchandising.

One of the obstacles most frequently encountered in the establishing of cooperative consumers' societies is the burden of debt and interest on debt that shackles the masses. The people in poor communities are not free. They are in debt to merchants for consumer goods to such an extent that often the merchant-dealer has a lien on their fish and farm produce even before it is gathered. These people are really not able to join a cooperative, no matter how convinced they may be of its importance to their welfare. It is foolish to minimize the seriousness of their plight. They have been carried by the private trade and find it difficult to extricate themselves. It

## SIGNIFICANCE OF CREDIT UNIONS

has been said that "credit supports the borrower as the rope supports the hanged" and many an unfortunate debtor has found this to be true. One of the chief arguments that proponents of private business advance against the cooperative system is that they give credit while the cooperative does not. They feel that after they have "carried" so many people for such a long time, it is ungrateful of the people to seek to establish their own business.

Cooperators insist on cash selling because they recognize the injury that credit does to the business and to the customer. This harm is just as great in the case of private business and we can see this more clearly if we stop to consider just where the money comes from that permits the system to function. The merchandisers who start on the proverbial shoestring, do not bring any capital to their enterprises and therefore cannot give credit. They acquire their capital by the business process and, since they are not endowed with the supreme power of creation, there is only one source from which it can come, and that is from the people. Those who do not pay their bills certainly do not contribute to a business. It is quite plain, then, that all the capital comes from the customers who pay. It is they who enable the merchant to do the gracious and altruistic act of extending credit. When the people wake up to this fact, the business man will no longer be able to maintain the pose of a soft-hearted philanthropist supporting the poor in their economic difficulties.

## PROMOTES SYSTEMATIC SAVING

The alms in such cases come from those who pay their bills, and if we understand Canadians, they are people who

## MASTERS OF THEIR OWN DESTINY

prefer to give their own alms when and how they will. If they do not know how to do this efficiently, it is but another reason why they should join study clubs and find out. We are all becoming scientific today, even in the realm of charity, and it is very doubtful whether this indiscriminate giving of alms by providing a merchant with capital for his debtors is the right way of extending it. It is actually harmful to the weaker ones who are always looking for credit and who will never put their economic houses in order as long as they obtain it. The real act of charity would be to cut off store credit and initiate people into a program of systematic saving that would enable them to clear up their back debts and pay as they go.

The credit union is the program for this difficulty. It not only enables the people, when it is fully established, to pay off their back debts, but it also gives them a source from which they can get money to finance their other cooperatives. Many stories could be told to illustrate this point, but we will give two from farming and fishing communities that may be of significance for rural sections that are contemplating co-operative activities.

### STORIES OF LOCAL ORGANIZATION

Ballantyne's Cove, Nova Scotia, is a farming-fishing community. In 1935, the fishermen of this place began a cooperative lobster factory. They were met with serious opposition from the private packers, but their efforts from the very beginning proved highly successful. Through their association they also sold live lobsters on the American market. Notwithstanding the fact that the factory was a success from the



## SIGNIFICANCE OF CREDIT UNIONS

beginning, some members of the group were weakening. The private packers were ready to advance them money for the next year's operation, and it looked as if the cooperative would break up. The group did not wish to make these advances because it was not good cooperative practice, but the credit union provided the individuals with funds to take care of the credit needs of the poor members of the cooperative.

Point Sapin is a farming, fishing and lumbering village on the northeastern shore of New Brunswick. The lobster fishing grounds fronting this community are the best in eastern Canada. Four factories, privately owned, stand side by side on the beach. With a little work on a sandbar, Point Sapin could be made one of the finest smelt-fishing ports in New Brunswick. The community has very fine lands, in the back country there are vast stretches of timber; there is cranberry land in the center. If the people obtained the potential wealth in the lobsters alone, they would be well off. When Extension workers first entered this land of promise, they found an unhappy situation. The private dealers were bringing in their own boats, gear, and fishermen, and taking the returns of the fishing industry out of the community. The people were poor and debt-ridden. Only a dozen or so were economically free men, and it was evident that the others could not take part in cooperative ventures for some time. After two years of exposure to the self-help idea, however, the fishermen who were independent formed themselves into a group and organized a cooperative lobster factory. They obtained a loan from the New Brunswick government to enable them to do this. They were so successful in their operations of the first season that they were able to repay the loan and make considerable

## MASTERS OF THEIR OWN DESTINY

money over and above the regular market price. This stimulated them to further activity. At first they rented a factory but later decided to build their own. Eventually the establishment of a credit union will make it possible for them to finance further operations. Gradually these independent fishermen will be able to hold out a helping hand to their less fortunate brethren and it may well be that in the near future all the people of this community, with its great potential wealth in sea, land, and forest, will play their part in freeing themselves from the slavery that has so long held them.

The credit union movement has spread from small beginnings in Nova Scotia in 1933 to all the Maritime provinces. Already three provincial credit union leagues have been established. Through a competent body of executive officers they give direction to the work of their affiliated credit unions. The Nova Scotia Credit Union League is already incorporated and is beginning to act as a central credit union that will take care of surplus funds of local credit unions that cannot find investment. These funds are made available to newer or smaller credit unions to enable them to finance their members. The central credit union can easily evolve into a co-operative bank. Credit unions as we know them today in America are probably not the ultimate solution of the money problem, but they do constitute a step in the right direction. The operation of cooperative banking societies by the common people gives them some knowledge of the mysterious things called money and finance. It paves the way for further development of cooperative finance.

---

## Chapter VII

### COOPERATIVE MARKETING MOVEMENTS

---

PERHAPS there is no part of the country which has such a variety of primary producers as eastern Canada. They may be divided into three classes: farmers, fishermen, and lumbermen, but this division gives little idea of the complexity of primary production in this territory. To complicate the situation, many people belong to two, and sometimes to all three of these occupations. They are, for example, farmer-fishermen, farmer-lumbermen, and farmer-fishermen-lumbermen. Since mixed farming is general in eastern Canada we cannot understand the farmers' difficulties unless we specify what particular phase of the industry we are talking about.

The greatest difficulties in marketing of farm products are found in the low-priced commodities. For this reason the intermediary marketing machinery which stands between the consumer and the primary producer of such commodities must not be complicated or expensive if the farmer is to get anything for his product and his labor. It is almost impossible for small, independent farmers or fishermen to produce a commodity in sufficient volume and of uniform quality in any scheme of individual marketing. The fact that marketing today can no longer be considered a local affair makes the difficulty all the greater. Refrigeration and rapid transportation make favored markets available to producers in distant

## MASTERS OF THEIR OWN DESTINY

places. As long as we proceed on the idea that small-scale farming or fishing is a way of life as well as a means of making a living, we will have to discover a way to federate small producers so that when they sell they can attain that volume and quality which the markets of the present day demand. We shall treat these two phases of cooperative marketing in separate sections.

### PRODUCTION IN DRIBLETS

Maritime farmers have been notoriously individualistic. They are driblet producers. They carry over to our age the marketing ideas that worked fairly well in bygone days. They resent the idea that they have to change their methods. The agricultural agents, in their efforts to improve farming conditions, often hear the assertion that the farmers would know what to do if only they had markets. The isolated farmer means to say that if he were near a town where he could dispose of his so-called cash crops, all would be well with him. He is certain that if the city of Montreal were on the back of his farm, he would be prosperous, but he fails to realize that if such were the case, he probably would not be farming at all. Farming has always been and probably will be carried on in the open spaces, far away from the great centers of population. The problem is not to bring the market to the farmer's door, but to bring the farmer to the market. He can only do this by making his little business a big business. It is a paradox, of course, and a farmer who does not think, believes the argument is all on his side. If he cannot sell a little of a commodity, he reasons, how can he sell more of it? Yet, within limits, it is absolutely true that if he is going to

## COOPERATIVE MARKETING MOVEMENTS

sell a little, he must have a lot. Now the only way small people can have a lot of any commodity is by federating with a lot of other small people. Only in this way can they have a supply of uniformly graded products. This federation of little people and little businesses into big people and big businesses can be done through what we call cooperative marketing. It is true that it can also be done by big corporation farming, but we are now assuming that that is not what Canada wants. As long as we hold our present idea of private ownership and operation of small farms, the cooperative marketing method is the only one that will solve the problem of the primary producer.

### MANY AGENCIES INTERESTED

Realizing this, many agencies, both private and public, had attempted to promote cooperative marketing among the farmers of the Maritime Province. Agricultural departments of governments, both provincial and federal, led the way. Only in more recent times did the people themselves take to the idea and this because the governments encouraged them. Two types of cooperative institutions came into being, the processing or manufacturing plant and the cooperative association for the sale of farm products in the natural state. The cooperative creamery was at first the typical processing plant. The governments established and operated creameries for a period of years with the intention of passing them over to the people as cooperative institutions when their feasibility was clearly demonstrated. The outstanding success resulting from this policy is the cooperative creamery at Scotsburn,

## MASTERS OF THEIR OWN DESTINY

Pictou County, Nova Scotia. Some of the other creameries are still being run by the government.

### MARKETING LAMB STARTED

The efforts of governmental agencies to establish the co-operative marketing of livestock were more successful. In 1924 the governments of the Maritime Provinces assisted in the establishment of the Canadian Livestock Cooperative, Ltd., at Moncton. Shipping clubs were organized throughout the Maritimes, particularly in eastern Nova Scotia and Prince Edward Island. A beginning was made in the marketing of lamb, and the first results were gratifying. The cooperative groups by their initial efforts immediately raised the price from five or six to nine or ten cents per pound on the hoof. This achievement forced the packers and their drovers to raise their prices, particularly in the areas where the new wonder was noised abroad. In the isolated places, however, the same old prices and practices prevailed.

There is a strange perversity in human nature, particularly manifest in farmers, that makes them blind to the things that are for their own good. Farmers will not hesitate to taunt their organized neighbors with the claim that they are making as much outside the cooperatives as their neighbors are through them. They fail to see that if it were not for the cooperative group they would not be enjoying the advantages of which they boast. It is most difficult to get the farmer to take the long-distance view. Without study, he is attracted by immediate results. He knows the prices of a few articles and the opposition, alas, knows how to manipulate the prices

## COOPERATIVE MARKETING MOVEMENTS

of these commodities to attract him. Lack of loyalty is his besetting sin.

The efforts in cooperative marketing of farm products, especially in Nova Scotia, might have been a total failure were it not for the fact that new forces were brought to bear on the situation during the last few years. The work of the St. Francis Xavier Extension Department in promoting its scheme of adult education in eastern Nova Scotia was timely in furthering this worth-while work. The establishment throughout eastern Nova Scotia of cooperative stores, first in the industrial centers and then in the farming communities, enabled the shipping clubs to evolve into something more permanent. The consumer societies took on all the cooperative activities of the farmers, both in the producer and consumer fields. Through them farm people at last were tied down to something definite and concrete. They had their money invested in these institutions and it was only natural that they would want to do their marketing through them.

### IMPRESSING NON-COOPERATORS

Simultaneously with this development, a new technique was evolved to take care of the anti-social and disloyal farmer who in the past was playing the traitor to his own group. This was the pool mechanism and its idea of initial and final payment. In the beginning, the cooperatives set the price for the private trade. The disloyal fellow waited around till he knew what the cooperative price was and then sold to the private trade. In some cases where he was paying old bills and taking goods from the merchants for his lamb or other livestock, he probably got half a cent a pound more for his

## MASTERS OF THEIR OWN DESTINY

product and then taunted his neighbors with the superiority of his marketing. The cooperators finally decided that they would not announce their price. This is in line with good cooperative practice. After all, members of a cooperative are not selling their products to their association; they are sending them through the association to be sold and if the business is done in the proper way, they will get out of the operation whatever is to be had. This is logical and good common sense, but it takes a long time to get the superficial, unenlightened non-cooperative farmer to see how stupid any other procedure is. In fact, the very best test of a cooperator is to find out if he looks upon his association as an agency that buys his commodity or sells it for him. Under the new plan the initial price paid by the cooperatives runs about 75 per cent of the ultimate price likely to be paid. When this is announced the general reaction is that the old-line trade will pay something more than this, and the non-cooperators will sell. When the final payment is made by the cooperative, in most cases it is found that the price is better. This plan introduces an element of uncertainty and most people are not brave enough to run the risk of selling outright and then being told that their cooperative brethren received better prices. This scheme has done more to make cooperators of Maritime farmers in the places where it has been tried than all the speeches of promoters and educators. It is a bit of good psychology and it works.

### DEPARTMENTS OF AGRICULTURE SYMPATHETIC

The departments of agriculture, both provincial and federal, have always been sympathetic to cooperative marketing.



## COOPERATIVE MARKETING MOVEMENTS

The story of cooperative marketing is their story in fact, because without their efforts, very little would have been accomplished. Long before the St. F. X. Extension made its debut, they had blazed new trails in this field. The Extension Department, from its inception, cooperated with the efforts of government agencies and tried to avoid any duplication. A fresh impetus was given to the whole marketing movement when the Nova Scotia government set up a Division of Marketing in the agricultural department. The very ablest men were engaged to direct the work of this department in the fields of primary production: farming, fishing and lumbering. The creation of the Marketing Division and the establishment of the Economic Council by the Nova Scotia government in 1935 are probably the two most important steps taken in our time for the betterment of the primary producers of the province of Nova Scotia. The Economic Council is composed of business men, scientists, and economists. They are making exhaustive surveys of the natural resources of the province and the possibilities of their development. They have a distinctly scientific approach to their work and for the first time in the history of Nova Scotia we have an agency that can give authoritative data on the many baffling problems confronting the people.

### THE ANTIGONISH TURKEY POOL

As an illustration of what the Nova Scotia Marketing Board has done, we may cite the Antigonish Turkey Pool. Antigonish County was not a turkey-producing area, from a commercial point of view, although a few birds were available for local sales. Study material on the breeding, raising, and

## MASTERS OF THEIR OWN DESTINY

feeding of turkeys was sent to groups of farmers, and a complete cooperative marketing organization was established for the handling of turkeys. A date was set for the assembling of the turkeys, and a pool was formed. Government graders were brought in and the whole ceremony of cooperative pool marketing was carried out. In the first year the production was only 1,800 pounds, the next year it was nine tons, the third eighteen tons, and the fourth year twenty-eight tons! The packing houses sent representatives to bid on these turkeys and the whole lot was sold to the highest bidder. Many other parts of Nova Scotia have adopted this method of marketing their poultry, and the total annual production has gone up to fifty tons. Every pound of this commodity has been sold on the Maritime market and when production exceeds the possible consumption in eastern Canada, it is the intention to sell in the British and foreign markets. For the first time in the history of this country, the little farmer has become a big farmer. He has bridged the chasm between himself and his own domestic market and, what is still better, he has finally devised a mechanism by which he can reach the far-away markets. This is only a small achievement but it has the germ of a great idea which can make the defeatism which so long characterized the Maritime farmers a thing of the past.

## PULPWOOD COOPERATIVELY HANDLED

The cooperative marketing of pulpwood at West Arichat and its neighbor-community, Louisdale, Nova Scotia, affords another good illustration. The inhabitants of these communities are farmers, fishermen, and lumbermen. Representatives from the Marketing Division of the Nova Scotia Depart-

## COOPERATIVE MARKETING MOVEMENTS

ment of Agriculture were looking around for an opportunity to promote a scientific scheme of marketing pulpwood. They also wanted to demonstrate a plan that would insure the scientific cutting and conservation of our forests. An expert forester was brought into these communities and the people were organized into a cooperative group and taught how to cut their wood scientifically so that they could perpetuate the supply of pulpwood. Their previous study club work had conditioned them to accept this program. They were put in touch with a reputable buyer and during the first year of their operations filled an order for \$25,000 worth of shaved pulpwood at a price of ten dollars a cord landed in the water. Compared with the prices in other parts of the country, this was a satisfactory return for their product as well as wages for their labor. These communities had, a few years before, established their own cooperative stores and credit unions and many of them were able to finance themselves while they were cutting wood. Most of the money for this operation was received after they had delivered the product. They were not obliged to ask for large advances on their operations as they had been used to do when working individually. This gave them a sense of dignity and independence which has been so often lacking in this type of producer. There yet remain, fortunately, many owners of small woodlots scattered all over eastern Canada. Pulpwood and lumber is an important crop. It grows without much effort on the part of the producer, but in the past the exploitation of this product has brought him meager returns. The Lousdale and West Arichat experiment is founded on an idea which, if generally

## MASTERS OF THEIR OWN DESTINY

applied, would change the whole status of the many people who own small woodlots in eastern Canada.

The trend toward cooperative marketing in eastern Canada during the past two or three decades has resulted in the formation of associations for the marketing of a variety of products. Producers of apples, potatoes, and foxes have organized cooperative associations but too often they were ineffective because cooperative principles were not strictly followed.

### THE PASTEURIZING OF MILK

The organization of the workers in the industrial area of Cape Breton, which has the biggest single consuming population in Maritime Canada, into consumer cooperatives has paved the way for successful marketing by the farmers. In the past the farmers who tried to market in this area, even cooperatively, met with insurmountable obstacles in the form of competition on the part of the regular trade. Now that strong cooperative consumers' stores are operating in the industrial towns of Cape Breton, the organized primary producers can more easily market their products. A group of farmers close to the Cape Breton industrial centers in the year 1937 erected a modern milk-pasteurizing plant in the city of Sydney. It is owned and operated by the farmers themselves but the cooperative wholesale and some of the local cooperative stores have agreed to take their product. This, however, is not the ideal arrangement. Malmö in Sweden and Waukegan in Illinois are generally conceded to be illustrations of the proper setup in settling the delicate inter-relationships between local primary producers and con-

## COOPERATIVE MARKETING MOVEMENTS

sumers. Under these schemes, the organized farmers and the organized consumers are joint owners of the processing plants. The price of milk is determined on the average price of butter in the locality over a period of years. The consumer-owned organizations do the wholesaling and retailing and the profits over and above the price to the primary producer are divided three ways: one-third goes to the plant, one-third to the consumer, and one-third to the primary producer. This mutual interest of producers and consumers makes for the stability of the business, encourages the production of more milk and better milk, removes the possibility of exploitation and, since the business is done on a cash basis, eliminates bad debts which heretofore were the disturbing factor in the milk business.

A similar method of organization can be extended to the marketing and distribution of other commodities. Most important of all, this arrangement initiates the primary producer in the business of scientific marketing. He learns to produce quality goods in proper volume. He also learns the techniques of marketing in his local area, and, going a step further, he is prepared to market in the wider national or international sphere.

## FISH MARKETING PROBLEMS

The method of marketing milk might be employed in the marketing of fish. It is the functional idea applied to the operations of the primary producer. Already in Nova Scotia considerable work has been done in linking up cooperative fish-producing organizations with the organized consumers. The fishermen will begin to find this a profitable business and

## MASTERS OF THEIR OWN DESTINY

it will also give them an opportunity to try out the right marketing procedure.

The fishing industry of eastern Canada is even more complicated than farming. It embraces the production of many types of commodities, which have their own special processing techniques and marketing difficulties. Broadly speaking, fish is marketed as fresh, canned, dried, pickled or salted, smoked, and frozen. Few difficulties are met in the marketing of the high-priced delicacies like lobsters, salmon, smelts, and oysters. The supply of these commodities is limited and the prices are generally high. Then, too, eastern Canada has a natural monopoly on some of these, such as smelts and lobsters.

The greatest problems in marketing are encountered in the disposal of low-priced fish, such as cod, haddock, and hake, because eighty per cent of this fish is for the export market and competes with other producing countries in the world. A complicated and expensive marketing machinery makes it impossible for the fisherman to get a fair price for his commodity. He must eventually get as close to the ultimate consumer as possible. All the arguments that are advanced in favor of cooperative marketing in low-priced farm commodities apply with even greater force to the marketing of fish products. Individualism in this industry as in others is inefficient and makes it morally impossible to produce quality goods in volume to meet the world market conditions. Further, the extremely perishable nature of fish is one of the strongest arguments in favor of group action. The fishing industry has suffered more than any other on account of the lack of scientific handling of the product in all its

## COOPERATIVE MARKETING MOVEMENTS

forms. The effect of careless handling of fish on the part of the trade is quite evident. Advertising is useless until such time as the consumer can obtain a satisfactory product. It is not enough for the fishermen to take scientific care in the first stages of production. If in the process of transportation and retailing the commodity is not scientifically treated the consumer will get a bad article. Certain forms of processing render sea foods more or less imperishable and the difficulty is removed, but in the case of fresh or frozen fish, the adequacy of the treatment and the method of merchandising will determine the size of the market to be expected.

A small beginning in the cooperative handling of fish products was made before the St. F. X. Extension Department launched its program of education and cooperative action. Prince Edward Island and southern Nova Scotia had established a few cooperative lobster factories which were highly successful. They ceased to function in recent years, not because they were unsuccessful, but because the canning of lobsters in that section of the country had been discontinued, and live or market lobsters handled instead.

### LOBSTER CANNING PLANTS

Cooperative marketing of fish received an impetus from the recommendation of the MacLean Royal Commission which investigated the fishing industry in eastern Canada in 1927. As already indicated, at the instance of the Canadian government the fishermen were organized into the United Maritime Fishermen in 1930. One of the chief purposes of this organization was to enable the fishermen to undertake cooperative production and marketing. It was considered

## MASTERS OF THEIR OWN DESTINY

highly important that a safe field should be selected for this initial work, since a mistake in the beginning would be disastrous. It was the unanimous opinion that the lobster business offered the greatest chance for success because the price of this commodity had always been high and there was little risk of failure. In 1938, 18,000 fishermen were engaged in lobster fishing. It was the one field that offered an easy way of introducing all the fishermen of eastern Canada to a knowledge of the techniques and advantages of cooperative marketing. It was generally thought that success here would act as a stimulus for similar activities in the more difficult fields. The leaders of the movement were not disappointed in their hopes. Port Felix, Little Dover, and Havre Boucher led the way in the organization of lobster canning plants, which were spectacular successes from the very beginning. The idea caught the imagination of other groups and the movement has been running like a prairie fire along the shore of Maritime Canada. It has since spread to nearly every community of eastern Nova Scotia and a large section of the northeastern shore of New Brunswick. There are now thirty-five cooperative lobster canning plants servicing about ninety communities.

### SHIPPING LIVE LOBSTERS

Along with the development of the cooperative canning of lobsters a large and lucrative business in the shipping of live lobsters has been developed. In the past it was thought that it was next to impossible to transport live lobsters from the sections of eastern Canada that were far from the market. The organized fishermen began by securing the



## COOPERATIVE MARKETING MOVEMENTS

service of a subsidized boat for the transportation of live lobsters to the American market from the eastern shores of Nova Scotia and from a few points in the island of Cape Breton. The mortality rate of the lobsters was very high in the beginning. The Department of Fisheries made an exhaustive study of the whole problem. A scientist was put on the boats to discover the conditions most favorable for the transportation of lobsters to the American market, and it was found that the mortality rate could be reduced to 2 per cent. With the passing of time, conditions have so improved both in the handling of the live lobsters by the fishermen themselves and transportation under proper temperature that they can now be shipped from the most distant points of Maritime Canada to the American market. The evolution of the live-lobster business to its present status is a tribute to the intelligence of the fishermen and an interesting demonstration of what education and group action will do.

At first, the members of the cooperative groups shipped their individual catches in their own names. This method was found cumbersome and unsatisfactory. The organized fishermen on the eastern shore of Nova Scotia finally decided to pool their catches and ship in groups. They were thus able to treat directly with the big dealers, and three years ago lobsters were sold on the eastern shores of Nova Scotia at firm prices and at the fishermen's weights, subject to investigation on the American side. Up to this time the word of the buyer was final, both in regard to quality and weight, but now both parties have a say in the transaction. The live-lobster business is growing annually and is bringing large returns to the fishermen. These men have been able by this

## MASTERS OF THEIR OWN DESTINY

cooperative activity to double, and sometimes to treble the prices they used to receive for live lobsters.

### SAVINGS IN ONE COMMUNITY

Ballantyne's Cove, Nova Scotia, presents a good illustration of the importance of cooperative processing and marketing in the lobster business. The fishermen have formed themselves into an association and rented the plant of the local canner. They began operations in 1936. During this year they secured for their live lobsters an average of 19½ cents per pound, and for their canned lobsters an average of nine cents per pound. They did this notwithstanding the fact that the price per case at which they sold their canned lobsters was in that year only \$24.50. They compared this result with the prices paid them in the years gone by. One man of this group explained that in the year 1925, when the price of lobsters was thirty-six dollars per case, they received for their cannery only nine cents per pound. In that year, according to the cooperative returns, they should have received 13¼ cents per pound. In other words, at a very moderate estimate, the cooperators, if they had been organized, would have made an extra ten dollars per case in the year 1925. On this basis, Antigonish County, which had only 450 lobster fishermen, lost that year \$50,000. If this were true of the whole Maritime Provinces, the difference in the returns from the canning business alone as between cooperative and non-cooperative handling would be enormous. If we add to this the extra returns that would come from cooperative handling of live lobsters, the total would run into a large sum of money. It is little wonder that the

## COOPERATIVE MARKETING MOVEMENTS

fishermen of eastern Canada are enthusiastic about their cooperative work.

There is a valuable lesson to be drawn from this experience. People are asking everywhere all over North America how they can begin a cooperative movement. It is difficult to answer this question, but it may be asserted that the people should begin with something that is sure of success. In eastern Canada, the homely old lobster set the people off on a new economic venture. It was lobster here, it may be something else in another community. The secret is that the people should find their own lobster. It may be gas, oil, livestock, or anything else that is feasible.

### MORE DIFFICULT VENTURES

Spurred on by their first activities in the marketing of lobsters, the fishermen of eastern Canada ventured into more difficult fields. Many little communities have already established plants for the drying and pickling of fish. The most outstanding success in this work has been achieved by the people of L'Ardoise, N.S. These farmer-fishermen were slow in responding to the educational program of the St. F. X. Extension Department. They joined the United Maritime Fishermen when it was organized, but for six years they did not show any signs of life. An accident finally woke them up. In the year 1935, they sold one hundred barrels of mackerel through the central cooperative organization and realized \$1.75 per barrel more than they were getting by marketing individually. This set them thinking. They concluded that if they had sold all their mackerel at the price they received through the cooperative they would in that

## MASTERS OF THEIR OWN DESTINY

season have made an extra \$15,000. The whole community was aroused. One hundred and fifty fishermen formed themselves into study clubs and applied to the St. F. X. Extension Department for direction. They began to study credit unions and in the springtime, when the credit union was formed, they had already saved \$610. This was not all, however. During that winter they went to the woods, cut lumber, and built four fish stores for their mackerel. Something new had come into their industrial lives. An opportunity for proper grading was afforded. The individual fishermen had heretofore put his big mackerel and little mackerel in the same pack. He did not have enough to put them in the proper grades, but in the cooperative setup there was sufficient to carry out a proper system of grading. The mackerel were no longer the property of the individual fishermen. They were L'Ardoise Cooperative Mackerel, uniform in grade and quality. In the year 1938, the central office of the United Maritime Fishermen marketed six thousand barrels for this group. The people of this district, spurred on by these achievements, have a large cooperative store in the process of construction and the community is gradually becoming cooperative. They are still poor people and have their difficulties but, animated by a new spirit, they are confident that their future will depend upon their own industry and intelligence.

## MARKETING SMELTS

A number of fishermen in northeastern New Brunswick have begun the cooperative marketing of smelts. Smelts are a high-priced delicacy and in normal times bring good returns to the fishermen. There is probably no other product

## COOPERATIVE MARKETING MOVEMENTS

in North America that lends itself so readily to cooperative marketing as smelts. Northeastern New Brunswick produces 80 per cent of North America's supply of sea smelts. Fifteen hundred men in the Miramichi alone produce in a good year about five million pounds, with a retail value of almost a million dollars. Not only have the eastern Canada smelt fishermen a natural monopoly, but there is no difficult processing connected with the marketing of smelts. They are caught on the ice and immediately frozen. The only thing that might be needed would be a cold storage to hold them until they could be passed on to the wholesale trade of North America. A very small fraction of the extra money that cooperative marketing would bring these men would build in a few years the plants that would make them the smelt kings of North America. The adult education movement which has been promoted on this shore during the last few years is making them aware of this great possibility. During the year 1938, twelve cooperative smelt-marketing organizations were formed in New Brunswick.

Successful efforts in this line will lead these men to activities in another easy field which is waiting for exploitation. Not only have the fishermen of the north shore of New Brunswick a monopoly on smelts but they also produce 58 per cent of the Atlantic salmon of eastern Canada. This is another high-priced commodity which can be handled fresh or frozen. The facilities for doing this are already in existence and the possibilities beckon the fishermen with irresistible force. The oyster industry also offers possibilities. The fishermen of the north shore of New Brunswick have many fields to explore. They have populous and beautiful communities,

## MASTERS OF THEIR OWN DESTINY

rich in the products of sea, land, and forest, and this section of eastern Canada will repay watching in the years to come. The setting is perfect. St. F. X. Extension came to them after it had improved its own techniques. The people have already established credit unions and are proceeding cautiously in their cooperative activities in production and marketing.

## COOPERATIVE MARKETING SUCCESSFUL

These cooperative activities on the part of the fishermen of eastern Canada have only touched the fringe of their possibilities. We do not claim that they have changed the economic lives of the people to any appreciable extent. They merely demonstrate that the people are capable of successfully conducting cooperative ventures in these comparatively easy fields. Their success is ground for the hope that, conditioned by these initial efforts, they will be able to tackle the problems in other more difficult spheres. Carrying on the fresh-fish business calls for expensive plants and complex marketing machinery. It is today in the hands of a few large companies. This does not say, however, that the cooperative movement cannot immediately benefit the fishermen who are handling this commodity. They can tackle their problems as consumers. Through credit unions and stores on the one hand, and cooperative production on the other, they will gradually improve their lot. Their cooperative activities will enable them to work with the big companies. Through cooperation, they place themselves in a position where governments can do something for them, where they can take advantage of the various loan policies that are offered them. These cooperative activities will gradually lift them to an economic

## COOPERATIVE MARKETING MOVEMENTS

level where they will be able finally to get into the position of carrying out marketing schemes of which they are now incapable. In addition to the cooperative marketing activities, the fishermen through their central organization are purchasing fishing supplies at a great saving. They are using the United Maritime Fishermen as a wholesale. Through their cooperative stores, they are linked up with the Canadian Livestock Cooperative at Moncton, N.B. It is possible that in the future these two wholesales may unite.

---

## Chapter VIII

### WHY THE ECONOMIC APPROACH IN ADULT EDUCATION?

---

It is comparatively easy to get unanimity of thought on the technique by which we mobilize the people to study. Most people will agree that the study club or discussion circle is an adequate means of conducting a program of intensive mass education. The experience of the educational organizations and the cooperatives in the Scandinavian countries confirms this opinion. Our own experience has not lessened our faith in this method, evolved by contact with a concrete situation in eastern Canada. We are fully conscious that it is capable of further development and perfection, yet we believe it is the right instrument for the job that lies at hand.

#### WHAT SHALL WE STUDY?

When we come to the questions of what to study and where to begin, however, we do not find the same accord. Some adult educators advocate a program that is highly cultural and academic. They would offer the masses caviar before they had learned to like olives and even before they had acquired the wherewithal to purchase them. Whether or not this is the correct approach may become a rather controversial question. We wish merely to affirm that it is not the approach we have used and to set down a few reasons for our action. This action has been determined, in a large measure, by our



## WHY ECONOMIC APPROACH IN ADULT EDUCATION?

philosophy of education and what we expect education to accomplish

Education should, we believe, enable a man to realize his possibilities. It should enable him to live fully. For the full life is the gradual realization of human potentialities. To see this more clearly, let us reduce this general statement to its more concrete form. Let us flash on the screen for a moment's examination the whole gamut of human possibilities which may be reduced to five categories. They are the physical, economic, institutional, cultural and spiritual.

No people have ever exhausted their possibilities in all these phases. In that case the millennium would have been reached. No individual probably has ever realized to the fullest possible extent all his latent powers. Few may claim perfection in even one phase of their being. Yet we advocate perfection not in one phase alone but in every phase. It is not sufficient that an individual enjoy a perfect physique and at the same time suffer from an undeveloped intellect or an inadequate income. The whole man must be wholly balanced. There must be symmetry in the human character. On this account it is highly important that the individual should dip into all the categories, from physical to spiritual, and thus enjoy that uniformity which characterizes the truly educated man. A three-legged stool that has one leg shorter than the others is of little value and less beauty. An unbalanced man is no more desirable.

The extent to which the individual can attain this symmetry will depend upon his native capacity and his economic standing in society. Education will perform its true function

## MASTERS OF THEIR OWN DESTINY

when it enables him to attain this end and insures its permanency.

### WHERE SHALL WE BEGIN?

The question, however, is where this process of education should begin. We have indicated what we believe to be the correct point of departure and the right course to follow where the masses are concerned. We consider it good pedagogy and good psychology to begin with the economic phase. We put our first emphasis on the material and economic that we may the more readily attain the spiritual and cultural toward which all our efforts are directed. There are those who will disagree with us. They will even brand our education in economics as propaganda. We are tempted to believe that such an accusation might itself be propaganda for the status quo. The teacher who refuses to criticize conditions as they exist invites suspicion. He looks dangerously like a paid agent of the vested interests. He would not think of calling instruction in algebra or arithmetic propaganda. But he does not hesitate to place that name upon our efforts in the economic and social fields. If, however, it is propaganda to point out the eternally right and basic relations of man to man in society, then I am a propagandist.

### LEARNING THROUGH KEEN INTERESTS

It is good pedagogy, from several viewpoints, to begin with the economic phase. A man learns best when his interests are keenest; and his needs determine his interests. No one will deny the urgent economic needs of the masses. No one will suggest that they are uninterested in the goods and

## WHY ECONOMIC APPROACH IN ADULT EDUCATION?

services which they cannot obtain. Then why should there be any disagreement about leading them into the field of adult education by the economic route? That is where their interests lie and good pedagogy dictates that we begin with those interests and lead them on to those other fields which are not now attractive in themselves and could not hold their interest for long. Study for study's sake is too much to ask of the masses in the beginning. Furthermore, interest in study can be aroused by the presentation of definite problems. What, then, could be more reasonable than using the problems which occur in their everyday lives? Why present them with new difficulties or hypothetical cases that have little or no meaning for them?

The economic way offers immediate results of a kind that is easily appreciated and readily enjoyed. The adult students enjoy a sense of accomplishment that spurs them on to renewed and persistent effort. For those who have not been accustomed to study, that is very important. The thrill of achievement that comes from operating new and successful enterprises in the material and economic field exhilarates them. They have in their own way tasted of the sweets of thinking. They find them good. They find also that thinking pays in dollars and cents. Unconsciously they have been motivated to the point where they long for new successes. When the people realize the results of their thinking in the immediate fields, they seek new ones to conquer. They conclude that it might not be mad for them to dip into the other good things that civilized man has accumulated over the centuries and they look about for the means to acquire that rich cultural heritage. That is the way the mass-man works. That is

## MASTERS OF THEIR OWN DESTINY

the kind of being he is and we educators are blind when we fail to understand his nature and to lead him in the way he can be led and be made greater. If we are to make an idealist of him we must first satisfy his realism. That has been our experience in the main. True, our chief activities have been in the economic field, and the Antigonish Movement has been afoot for only nine years. That is a short time to test a formula that visualizes culture through lobster factories and other agencies that minister to the material wants of the people. Yet in those few years there has been sufficient evidence to satisfy us regarding the truth of our theory.

### THE OBJECTIVE ACTS AS MOTIVATOR

Philosophically, the case is equally strong for the economic approach. As the Scholastics have explained it, "the end is the first in intention and the last in execution." The ultimate objective acts as a motivator. This philosophy not only gives us our right direction but our right beginning as well, while it also serves as a coordinator of all our acts and supplies us with our dynamics.

A further justification still is evident in the sphere of economics itself. In the present system, culture is rarely found apart from economic security. The converse is not, of course, necessarily true. Cultured people generally are possessed of wealth and can afford the expense and the leisure time necessary for developing their non-material interests. Universities, galleries, concert halls, libraries, lecturers, tutors, and the means to travel are at their disposal. They do not have to go to an early bed after a day of toil. They do not need to worry

## WHY ECONOMIC APPROACH IN ADULT EDUCATION?

about the bottom of the flour barrel. The masses on the other hand have not that economic security which would permit them to spend large sums of money on cultural pursuits. They cannot afford libraries. Large radios and musical instruments are luxuries. Millions of them never move beyond their own country. The cinema is their theater at best and generally its contribution to the cultural growth is negative. The only thing they have had in abundance in recent years is time. Therein lies their salvation. The wise use of that leisure time *is going to permit them to explore the economic fields which will yield a harvest of material and, in time, cultural and spiritual fruits.*

### SECURITY AIDS CULTURE

It might be concluded from the foregoing arguments for the economic approach toward culture that we do not believe these activities of the people to be cultural in themselves. That would be a wrong conclusion. It would also be a wrong interpretation of the meaning of culture. Culture is growth of personality. It is a realization of possibilities and in that sense *is synonymous with education.* And to the extent that men realize their possibilities in and through economic activities, to that extent do they attain culture. It is the basis upon which they build, the beginning from which they set out.

An examination of the manner in which the human mind works will yield our final argument for beginning with the material, concrete things in an attempt to arrive at the abstract, spiritual, and cultural. For we find that this procedure is in harmony with the development of human thought itself.

## MASTERS OF THEIR OWN DESTINY

### THE POWER OF GREAT IDEAS

We cannot but be impressed with the spirituality and the ethereal nature of the abstract thoughts and the artistic dreams and visions of which the human mind is capable. Those great ideas and creations, especially of the artistic geniuses, have inspired men during all the ages. But their origin and the origin of ideas in general was debated, even among the Greek philosophers. Plato, the idealist, impressed by the permanency and universality of ideas, could not believe that they were derived from the transient, mutable things of the earth that we see about us. These mutable things did not constitute reality. Reality to him was found in a world apart, the world of ideas. In some way, ideas were derived from this world apart. Aristotle, his pupil, the great realist, disproved this. He pointed out, and almost the whole world followed him, that the human mind is at birth a *tabula rasa*, a blank page on which nothing is written, and that there is nothing in the human mind, not even the most abstract idea or artistic dream, that is not derived through the material senses from the material world. There is nothing in the intellect that is not first in the senses. The human intellect, as an active agent, takes the stuff that the senses give it and by a process of abstraction, refining, and patterning, builds up the ideas that enable the mind to carry on its abstract reasoning.

If, then, the highest flights of the human mind must be explained by the manipulation and patterning of abstractions from material things, it is reasonable to expect that the creation of the good and artistic society will be achieved in the

## WHY ECONOMIC APPROACH IN ADULT EDUCATION?

same way. Through proper manipulation of the economic and physical forces we can build up the good society.

### A REALISTIC PROCESS

To proceed in any other way would be to reverse the order of nature. It would be to lack realism, it would be to build from the top down, without regard for fundamental forces. The educator who proceeds in this way is like a man who builds a beautiful edifice, of which the crowning glory is a gilded dome. The vision of this beautiful dome so haunts his imagination that he cannot wait to build the foundation and raise the walls. He constructs the dome first and puts it in place by means of temporary props. It is magnificent; and he is proud and happy as he stands and surveys it. But then he realizes that he must proceed to lay the foundation and raise the walls. The task may well be impossible; certainly it will be difficult. He raises the walls and places the pillars. Finally he comes to the foundation. Here he finds that unless he can get down to bed rock and rest the gilded dome, the fine pillars, the ornate walls upon a solid base, all his work will have been in vain. It is even now twisting and cracking and out of plumb. He begins to excavate. The muddy work is so difficult as to be almost impossible. The additional costs are almost more than he can bear. He wishes he had started with the foundation and built up.

This offers us a clue to the formula whereby the people may learn to appreciate and create, both to love what is true, good, and beautiful in their heritage, and to enjoy the values of their own artistic productions.

## MASTERS OF THEIR OWN DESTINY

### THE COMMON MAN IS CAPABLE

The common man is capable of dipping into the cultural fields to a much greater extent than we have ever known. An outstanding modern educator, in a recent work,<sup>1</sup> holds out great possibilities for the common man. He thinks, for instance, that the day is at hand when the ordinary man in a free, democratic society could actually acquire a knowledge of modern languages and of ancient languages too, and enjoy the rich content in the literature of all. If we look upon Latin and Greek as synonymous with the culture of the ancients, it may be possible to place even this at the disposal of the people. The art, literature, and philosophy of the ancients are theirs. All that the mind of man has excogitated in the intervening years belongs to them. But greatest of all, what still lies hidden within themselves is theirs, theirs to enjoy and to pass on.

The job of all educators is to give the mass-man a chance to appreciate his rich heritage and to express himself. He must build his lobster factories before he can erect his new pantheon. If we are at all realistic we will see to it that he has an opportunity to create the kind of society wherein man will be free to free his soul. If we are seriously interested in raising the cultural level of the masses of men we will help in solving the economic problem first so that they may cease to worry about bread and begin to enjoy their Brahms. With the economic question at least partly settled they will be at liberty to devote their time and energies to the more enjoyable cultural pursuits. They will have begun to create their

<sup>1</sup>*The Higher Learning*, by Robert M. Hutchins.



## WHY ECONOMIC APPROACH IN ADULT EDUCATION?

own culture and their own men of genius. If we assist the people to raise themselves to new levels of creative thinking, we need not worry about the geniuses. They will take care of themselves. From the people, raised to new levels, will arise poets, painters, and musicians to give expression to the new and eternal truths that beat within their breasts. As in nature, so in man, the lofty mountain peaks shall rise not from the level plains but from the foothills.

---

## Chapter IX

# COOPERATION IN OUR SOCIAL BLUE PRINT

---

THE division of society into "the classes" and "the masses" in this book is based mainly on occupation and source of income. To the classes belong all those who live by dividends, rent, and interest, derived from economic institutions which they own and direct. They and all those closely associated with them constitute the bourgeoisie. In the earlier stages of capitalism, they were numerous. Small business men, bankers, and manufacturers were to be found everywhere. With the growth of the capitalistic system, a concentration took place. Business and finance enterprises became national organizations and in recent times they have gone beyond national boundaries to become great international trusts and monopolies. Consequently, many of the small business men were crushed out. Only a few of these who are engaged in the great economic processes today own the businesses which they manage. The majority are working on a percentage basis or on a salary for corporations owned by a relatively few people.

### INDUSTRIAL WORKERS LACK OWNERSHIP

To the masses belong, in the first place, all the industrial workers of the world. They have no real ownership, at least no ownership that implies control of the instruments of

## COOPERATION IN OUR SOCIAL BLUE PRINT

production or distribution. Some of these have managed, by thrift, to acquire ownership of their homes and in some cases have even participated, through various profit-sharing schemes, in the dividends paid by the corporations for which they labor. This profit-sharing, however, could never be called effective ownership or control in the real sense of these terms. The industrial workers are the propertyless wage-earners, the proletariat of the Marxian philosophy.

In the second group of the masses are the primary producers, of whom the farmers are the principal representatives. While their participation in the economic processes of society has always been confined to the humblest and meanest role, yet they were once independent owners. Their homes and land and instruments of production were their own. They were not proletarians in the parlance of the left-wing philosophers. But with the introduction of new and scientific methods consequent on the Industrial Revolution, the application of large-scale corporation farming, and the growth of tenancy among farmers, the economic independence of this old and stable group is being destroyed. The propertyless farm laborer, the sharecropper, and the tenant are being thrown up as agriculture's quota to the growing numbers of the proletarian class.

Such conditions as these need not exist. In fact, it never was necessary that industrial workers and primary producers should have had their energies confined to the most menial functions in economic society. They also could have participated in the dividends; they could have been coupon-pluckers as well as their more fortunate brothers in the upper categories, and yet have followed their callings as workers and

## MASTERS OF THEIR OWN DESTINY

primary producers. This would have enabled them to tap other sources of wealth and supplement their income from their ordinary vocational occupations in society. The question of wages to independent workers or prices to primary producers would not now be so acute.

### COOPERATION THE INSTRUMENT

Economic cooperation is the instrument by which the people could have piped down to themselves some of the wealth that flowed so generously in other directions. Had they done this in the past they might now have institutions earning dividends for them while they work or play or sleep. Then the masses would cease to be masses in our present sense and would become real citizens participating in the fruits of all our democratic social institutions.

Capitalism has tended to prevent the people from doing this. It holds out another escape. To the alert it offers the possibility of climbing out of their menial positions and getting ownership and control of the institutions that generate the wealth in society. This is the modern success ideal. While in recent years comparatively few ever succeeded in thus escaping the drabness and inadequacy characteristic of the life of the masses, yet the hope of doing it was universal enough to prevent the people from trying any other way out. This continuous draining off from the masses of their bright and energetic members robbed them of their natural leaders and thus delayed any effective movement on the part of the people for their economic rehabilitation.

Economic cooperation does not offer any such hope. It is not an instrument through which the masses can take toll

## COOPERATION IN OUR SOCIAL BLUE PRINT

from others. Neither is it a way of sharing the wealth that other people have acquired. It is a method of doing business whereby its members can relay back to themselves the new wealth that each creates in proportion as he creates it. It is the instrument of a functional society where goods and services are produced for use and not for profit. If it were universally applied, it would break the jam that prevents the flow of goods to the people who need them. It would put an end to the present paradox of an almost infinite capacity to produce, but a definite inability to distribute because so many must profit by the process.

It was not so in the old days before monopolistic capitalism. If a man wanted cabbages or potatoes, he grew them himself. It might be that the actual value of his labor and time was greater than that of the things he produced, but he did not count the cost. Today it is argued that it does not pay to grow cabbages when they can be bought at five cents a head, nor potatoes either when the market is glutted with them. But what if we have not the five cents to buy the head of cabbage or the little it takes to buy the potatoes? We are not suggesting that everybody should grow cabbages and potatoes just because he needs them. Neither do we intend to deny the advantages of the division of labor, mass production, or the value of the money system. What we wish to do is to point out that the present system is not working because it lacks the fundamental functional idea. This lack can be supplied through economic cooperation and thus man can get rid of producing personally all that he needs and yet not be at the mercy of someone who wants to make a profit. He

## MASTERS OF THEIR OWN DESTINY

will be enabled to secure for himself, whatever the cost, the goods and services necessary to human existence.

### COOPERATION CREATES PURCHASING POWER

Cooperation can do the very job for economic society that is required to be done today. It is generally admitted that if we could pump purchasing power back to the masses of the people, the economic machine would function again. To break the present economic deadlock, we need to lower the cost of goods and raise wages. This is the opinion of many reputable economists and business men all over North America. Cooperation does just this. Through consumers' cooperatives, credit societies, and socialized industry, which is cooperation in its compulsory form, the prices of goods and services are lowered to their actual cost. Through marketing cooperatives, labor unions, and social insurance, the income to the masses is increased.

Cooperation can do this in an evolutionary, constitutional way. It does not interrupt any of the present economic processes in a violent manner. We take things as they are and work through the old into the new so that while we build, there is no cessation of the normal functions of society. Man has the ability to do this. He manifests it every day in technical matters. It was well demonstrated a few years ago in one of the greatest engineering feats of all time when at Grand Central Station in New York City, one hundred miles of railway track were relaid underground without stopping a train. Through the application of economic group action, it is possible to do the same thing in the social and economic field.

## COOPERATION IN OUR SOCIAL BLUE PRINT

There is a school of thought that holds that cooperative organizations could carry on all the economic processes of society, that we could have a complete cooperative democracy, because, they claim, any type of business that can be done by private individuals can be carried on by groups if they are sufficiently intelligent to play their part. Nobody can deny that this might be possible, but it is not likely that in North America, where as yet cooperation plays such a small part in our economy, we can wait for this; nor need we. The Swedish people even now do cooperatively only about twelve per cent of their country's business, yet this enables them to influence the whole economy and to make their will law. Likewise, the percentage of business to be controlled by our own people need not be so very great to give them a worthwhile measure of economic independence. "Society Limited" is the one company in the world where the old rule requiring ownership of fifty-one per cent of the stock as a condition of control does not hold.

### COOPERATION BUILDS AND FREES MAN

Cooperation will give the people a measure of economic independence but it will do something infinitely greater than this. It will condition them to the point where they are able to manipulate effectively the other forces that should operate in a democratic society. The process by which they achieve this will toughen their sinews and make them worthy of the good society when it does emerge. It will do so by stimulating the intellectual activity of the people and giving them a new interest in civic affairs. It builds the man as it frees him and this is a prime necessity today. Western civilization is

## MASTERS OF THEIR OWN DESTINY

founded on the twin ideas of private property and the opportunity for personal freedom and initiative. Our insistence on these very things has tended to destroy them. The system that is built on the idea of private property has taken from the masses almost all real ownership and has thrown up millions of proletarians. Also, a few hundred thousand rugged individualists have robbed the rest of us of our individualism. Along with this, the mechanization of industry has deprived the people of any opportunity for self-expression or personal initiative. There is not much inspiration or scope for individualism for the man working eight hours a day on a modern belt-line in an industrial plant. He has one little task to do, the continuous performance of which makes him a near robot. Division of labor and specialization are necessary and probably permanent characteristics of modern industry; hence some new activity that will give an opportunity for self-expression is necessary to restore man's dignity. The modern industrial workers, dulled by the dreary round of their daily tasks, can devote their intelligence and their leisure time to the creation and management of cooperative activities.

## INTELLIGENT POLITICAL ACTION

Having, through cooperation, established themselves as full-fledged citizens, the people can participate in two other general types of social action which logically follow it. The first of these is intelligent political action. Neutrality in politics is a fundamental principle of cooperation but this does not mean that because the people are engaged in cooperative enterprises they are, as individuals, any less interested in the affairs of the political state. On the contrary, the



## COOPERATION IN OUR SOCIAL BLUE PRINT

opportunity that cooperation gives them to function in the economic phase of citizenship is the very thing that will give them a realistic attitude toward politics. There may have been much wisdom in the old law that only those who owned property could vote. The propertyless citizen cannot be expected to take that responsibility in political affairs that is characteristic of those who own and direct our present economic institutions. It is in economic control that political power lies. Because the masses of the people have little part in the regulation of the processes of society, they have come to look upon government as an institution apart from themselves. From this state of mind arise the evils of the present political system.

In the first place, the selection of candidates is often made by business men and those associated with them. When the party machine has selected the candidates, the people are asked to vote for them. The tendency is for candidates to represent the interests that put them in power. They have no real mandate from the people and consequently they are inclined to look upon political life as a private career. Secondly, the lightness with which the masses of the people have taken their citizenship is evident from the reckless manner in which they permit enormous sums of public money to be spent in elections. It is evident from the manner in which citizens have to be cajoled and driven to the polls; it is evident from the fact that their minds are so often occupied at election time with petty individual benefits to the detriment of the more vital issues. The iniquitous patronage system which rewards faithful party followers is another defect. Again, because of the lack of responsibility and the anti-social tenden-

## MASTERS OF THEIR OWN DESTINY

cies of those who have no economic citizenship, good men are often debarred from public life. All these evils are inherent in the present political system because the masses of the people in a modern democracy have no immediate vested interests. At present in many of the cities of Canada and the United States, where the majority of the people are mere wage-earners, civic affairs are in the hands of anti-social political machines. There are not enough preachers and teachers in North America to remedy the situation unless those to whom they expound the virtues of citizenship acquire a new sense of responsibility through effective ownership.

### LESSONS FROM ENGLAND

The difference between mere laborers and wage-earners who are engaged in cooperative group action can be better understood if we call attention to what is happening in the countries where cooperation has a strong foothold. One of the most spectacular cooperative developments in the world has gone on in the city of London, England. Two great cooperative societies in this metropolis, the Royal Arsenal with a membership of 400,000, and the London Cooperative Society, with a membership of 679,730, do an annual business of about twenty-six million pounds. Their consumer activities include large department stores in the main shopping thoroughfares of the city and food, drapery, footwear, outfitting, and drygoods stores. In the realm of production, they own and operate grocery warehouses, bakeries, milk-processing plants, laundries, jam factories, tailoring, and shoe-repairing establishments, and they deal in funeral furnishings and monumental masonry. They also own large housing estates:

## COOPERATION IN OUR SOCIAL BLUE PRINT

The owners of this immense business structure are common people like those of our North American cities, but in addition to the pursuit of their daily occupations, they find time for these business activities. Through them, they acquire a new sense of civic responsibility. In order to defend these institutions, they have to see that the political rule is just and right. Thus cooperation gives them the fundamental requisite for responsible government in its real sense. Similarly, if our people owned their economic institutions, they would begin to function in political society as they have never yet been able to do.

### ‘ PUBLIC OWNERSHIP OF SOME INDUSTRIES

Socialization of certain industries is another instrument which the people can use in the establishment of economic democracy. The common good demands public ownership of all those industries that cannot be safely left in the hands of individuals. In general, these include those industries that are in the nature of public utilities. In Canada we have already gone a long way in this direction. We have socialized highways, schools, postal service, part of the railways, and some of the utilities. There is no need to be scared by names, yet some people are sensitive on this point, and private business is ready to cry "Socialism!" at the mere mention of state ownership. The willingness of these cautious ones, however, to pass over to the Canadian taxpayer railways that did not pay leads us to question the seriousness of their objections. The inability of private industries to take care of their workers in times of stress like the present, and their willingness to make them wards of the state through direct relief, are

## MASTERS OF THEIR OWN DESTINY

the chief forces making for some form of Socialism in our day. The Canadian taxpayer cannot go on forever paying the expenses. If he is forced to do it, he can logically argue that the state should take over some of the profitable industries to help carry the burden.

How far the public ownership of industry should be carried is not certain, but it should be confined to the narrowest possible limits. Among the few enterprises that should be publicly owned, the production and distribution of electric power is certainly one. In Canada, we have already entered into this field with good results. Electricity is now so necessary to modern life that it is almost as important to us as water in the tap or the highways over which we travel. Nothing would be so conducive to progress in eastern Canada as the complete socialization of electric power. As it is now, private concerns own and administer electric power in the main centers of our population. The sparsely settled communities either have no electricity or obtain it at a necessarily high cost from the privately and publicly owned plants. Under complete public ownership, if the country were properly zoned, the densely populated urban areas could balance the sparsely settled rural districts and all could get power at much reduced rates.

We may consider economic cooperation as a method of control of private business. Even with the greatest possible success in the establishment of cooperatives, it is not likely that a very large percentage of North America's business will be done in this way in the near future. This means that private enterprise will endure for a long time to come and perhaps it is well that a large portion of business should re-

## COOPERATION IN OUR SOCIAL BLUE PRINT

main in private hands. Some check, however, must be placed on business; it must be disciplined by itself or by some outside force. The more automatic this discipline is—the more it is brought about by forces inherent in business itself, the better. In the past, competition was expected to do this, but competition is dead and economic dictatorship has taken its place. Hence the need of an outside force such as cooperation. It will counteract many of the disguised and carefully concealed malpractices that have been introduced into business as a consequence of economic dictatorship. In the old days, when the wheels of the wooden ox-cart became squeaky and wobbly, washers, or layers of rings, were applied to the axle. Modern business is employing similar tactics. To keep the wheels of the economic machine from attracting too much attention, modern capitalists have resorted to layers of washers in the form of holding companies. This anti-social practice must go, along with the watered stock, the interlocking directorates, rigging the market, price-fixing, and all the other ingenious mechanisms which modern man has invented to filch easy money from an unsuspecting people. They will not be tolerated when the eye of the enlightened masses, who have been regenerated through education and cooperative action, is upon those who conduct the business of the country. As already stated, only a small percentage of cooperative business is needed to place the necessary check on monopolistic malpractices. The Swedish people, although in control of such a small percentage of their nation's business, have never passed an anti-trust law, yet their cooperatives are proverbially known as trust-busters. Monopolistic prices drove the people into doing business for themselves. They have now

## MASTERS OF THEIR OWN DESTINY

shown how cooperatives place another check on such business by establishing the just price. The story of the great cooperative Luma plant in Sweden, which lowered the price of electric bulbs from thirty-three cents to twenty-one cents, had repercussions not only in the Scandinavian countries, but around the world, and is eloquent testimony to the value of cooperation as an effective yardstick in determining the fair and just price.

## COOPERATIVES HELP LABOR UNIONS

The establishment of cooperatives will also give a new effectiveness to labor unionism. Workers will be put in a better position to bargain with the captains of industry. The foundation will be laid for vocational group action in those industries remaining in private hands. The democratization of industry is within easy reach. This implies sharing of profit and management and the rationalization of industry or national planning on a grand scale.

Cooperation affords the people more than an opportunity to share profits and management with private-business owners. It holds open to them the door through which they may enter business on their own accord. It safeguards the masses against what might easily be the ill effects of the vocational group idea. If too rigidly applied and given juridical significance, contracts between labor and industry as put forth by the advocates of "corporatism" would entrench the vested interests and perpetuate the status quo and a caste system in society. Cooperation, on the other hand, precludes this possibility. This point can be brought out by a practical illustration. In 1930, we organized the fishermen of eastern Canada with

## COOPERATION IN OUR SOCIAL BLUE PRINT

a view to improving their economic and social conditions. We began with the lobster industry. There were two ways in which we might have tackled the job. We might have organized the fishermen into a union or a syndicate as the corporatists would call it, and the operators or packers into another syndicate. We could have then brought them together to discuss wages, conditions of labor, and other topics pertaining to the industry. But we preferred not to do it that way. Instead, the lobster fishermen were urged to undertake the processing of this sea food on their own initiative. The outcome has proved that the cooperative way was the better way. It showed that the private packers were not necessary to the industry; that the fishermen themselves could conduct their business successfully; and that it is good for them and for society that they should do so. Here is a case where co-operation is plainly superior to anything in the nature of corporatism. It is quite evident that cooperatives could not in the near future take over certain industries, such as those involving the production of luxury goods or heavy industries requiring large outlays of capital. We can be satisfied, for the time being at least, to leave these in the hands of private business. This need not impede the people, however, from entering whatever fields they feel competent to tackle as cooperators.

### INFLUENCING AGENCIES OF OPINION

These three general types of social action, economic co-operation, intelligent political activity, and socialization of certain industries, lead logically to the control of the cultural and spiritual agencies now used by powerful individuals and

## MASTERS OF THEIR OWN DESTINY

groups to determine the kind of society we live in. The radio and press, for instance, can be brought under the influence of the masses themselves and used for their welfare rather than their undoing. The prestige that comes from owning or expanding cooperative business will have a restraining effect upon those who now direct the power of the press and of other agencies used for communicating ideas. And as the economic power and control of the people increase, they can create for themselves instruments that will permit them to voice their own case and cause. Thus will they be enabled to play a more effective part in building the new democratic society.

## DEMOCRACY GENERATES DYNAMICS

The democratic formula based on cooperation is scientific. It is the inductive approach. The final objective is clear and the main forces that are the means to the end are known. It does not sin by being too rigid but allows leeway for the natural evolution of society and the unforeseen repercussions of invention and discovery. It leaves to the aggregate intelligence of all the people the decision of what steps they shall take in the light of future developments. It does, here and now, the evident, feasible things which should be done and goes on with the assurance that if enough of the eternally right things are done, eventually all the problems of the people will be solved! It is the democratic way because it generates its own dynamics as it goes along. Moreover, the cooperative formula fulfils the important requirement of being easily applicable. The adequate, sane, democratic social formula must be such that all the people, including the poor



## COOPERATION IN OUR SOCIAL BLUE PRINT

and those of low-grade intelligence, may make their contributions in the reconstruction of society. It must permit every single man to hit his own blow. In their united strength, every little blow of these cooperators becomes a sledgehammer lick in building the new social structure. The common people do not have to wait for the superman; by manipulating social forces, they can do the apparently superhuman job for themselves. As they become masters of their own economic affairs through cooperatives, they become strong and resistant. They are inoculated against violent revolution because no people rise against themselves, and dictatorships from the right or left meet with their strong resistance.

## THE CONFUSION OF TONGUES

In sharp contrast to the democratic way which cooperation offers, are the proposals of all those theorists who, while they outline what ought to be done, give no indication of how their proposals should be carried out. From the radio, the pulpit, and the press, come much good counsel and many vague generalities. The world is literally cluttered up with suggestions and the common people are confused and confounded by them. A start must be made somewhere. The applicability of a social formula is its most vital term. There is danger in talking down to the people. Perhaps it is later than we think, and if something is not done to clear up our present economic difficulties, we may not have even the privilege of talking! The advocacy of abstract plans that the people themselves cannot carry out implies and invites dictatorship; for if the people cannot do the things advocated,

## MASTERS OF THEIR OWN DESTINY

then some sort of dictator must do them if they are to be done at all.

We meet with two pathetic attitudes toward the democratic formula outlined in this chapter. One, of which we shall have something to say in a later chapter, is from the vested interests. The other comes from those people who take the revolutionary attitude. The latter, often forced to live under economic and social conditions which make life for them little better than slavery, are impatient of the gradualism which is necessary in a democratic and evolutionary program. They are even more intolerant of such gradualism than of capitalism itself. They are scornful of the weaklings who would advocate such effeminate ideas. Theirs is the quick, virile, red and bloody way of revolution, brought about by the proletariat who are the great sufferers and who alone have the necessary motivation for direct revolutionary action. This is the Marxian formula. It is definite and concrete and the simplest minds can easily grasp it.

### THE CHALLENGE FROM THE LEFT

The Marxian formula is intriguing. The swiftness implied in direct action through force is attractive to workers who are accustomed to physical force. The revolutionary attitude appeals to human nature. Man rationalizes when he is too lazy or too ignorant to get out of an annoying situation. Thinking is difficult; and the persistent effort required to carry out a program which calls for the manipulation of the more subtle and powerful forces, the economic, political, cultural, and spiritual, is more difficult still. The revolution seems to be the easy way to solve the social problem, but that it can do

## COOPERATION IN OUR SOCIAL BLUE PRINT

so is a myth and a delusion. The revolutionary method is unscientific because it would apply physical force to the performance of a job for which such force is entirely unsuited. The radical who advocates force for the remaking of society is wrong. Force has not the precision that is needed. We need to be as exact in social architecture as we are in building material structures. It is not good enough to make a bridge nine hundred and ninety-nine feet long to span a river which is a thousand feet wide. It may look long enough, but to build it so would result in disaster. While in the building of society, we cannot hope to attain mathematical precision, yet it is a delicate task, one in which the temporal and eternal destiny of man is at stake and loose thinking and imperfect calculation are out of the question.

Revolutionary Socialism, or Communism, takes for granted that man in his social evolution can skip intermediaries. This is the fundamental error of revolution. Of course, the people of each generation, being the heirs of all the ages, can begin where other generations left off in their technological and scientific development. Man is limited by his own nature and the nature of his surroundings, and he cannot make things happen any faster than nature will permit. The chicken cannot be hatched any faster by putting two hens on the nest.

The energetic, zealous minority of Canadian citizens who are doing their best to promote, according to their philosophy, the inevitable revolution, are founding their social formula on a contradiction. It is illogical for them to assume that those who are, in their opinion, incapable of that hard, sustained effort necessary to do the evident, feasible things against which there is no law, will be suddenly transformed, when

## MASTERS OF THEIR OWN DESTINY

they taste blood, into beings who can smash society and build it up again. Whence this new intelligence, wisdom, and power to unmake worlds and remake them!

## THE PEOPLE WILL REPOSSESS THE EARTH

Our people in a modern democracy have little liberty left under the dictatorship of big business and finance, but they have yet enough to break through to the freedom they desire if they ever muster up in reality the fighting spirit which the revolutionaries attribute to them in theory. Yet, if I know the Canadian people, I believe that even if they had a great and powerful army, they would be too proud to fire a single shot in the solution of the social problem; they would choose instead the scientific, intellectual way. It befits the genius of our people that they should think their way through. It is more honorable, more dignified, and much more fun to win in a battle of brains. Then the argument for bloody revolution need have no meaning because the intellectual revolution can do the job. The inevitability of the Marxian way is a false assumption, one of those fine bits of absolutizing that does not fit the facts. By intelligent individual and group action, the masses can repossess the earth. The democratic formula, of which economic cooperation is a vital part, is adequate. It takes the appeal out of the Marxian call to arms and says instead: "Workers of the world, arise! You need not be proletarians."

---

## Chapter X

### COOPERATION AND RELIGION

---

THE weavers of Rochdale, England, in the 1840's, were men of wisdom. Simple fellows, deprived of formal education, they yet were wise enough to give mankind something that has stood the test of time. England may boast of more than Shakespeare. She may be proud of her Rochdale pioneers who were playwrights, producers and actors simultaneously of a drama whose popularity continues to grow as men continue to feel the need for substantial fare. Their prescribed principles defy change as the lines of the bard defy improvement. They remain fundamentally the same as they were when the shutters were first removed from the window of a mean little shop in Toad Lane almost one hundred years ago and the world premiere of cooperation was greeted by a hostile audience with jeers and catcalls. The audience has become more friendly, as it became more appreciative.

#### NEUTRALITY IN RELIGION

One of the pioneers' fundamental principles, heartily endorsed and vigorously defended, is that cooperation shall be neutral in the matter of religion. The value of this rule can be appreciated more today when the need for it is even greater. For cooperation has moved beyond the confines of Britain and its several sects into a wide world that has innumerable forms of worship and systems of religious thought.

## MASTERS OF THEIR OWN DESTINY

It has moved into the orbit of men who believe in one God, of men who worship many gods, and of men who do not believe in any god at all. If all these are to find a common ground in cooperation, they must observe a common silence on their conflicting views while they face a common enemy. There must be unity among them against the common foe. That unity is found through the common denominator of right reason which is the norm according to which every activity of society should be directed. It is the positive, non-controversial, indisputable standard.

The fact that cooperative business cannot be run along sectarian lines does not mean, however, that religion and cooperation will bear no relation to each other. Cooperation needs religion and religion needs cooperation. The Rochdale pioneers did not become cooperators by ignoring three thousand years of religious thought. They and their principles were not the product of their own generation only. Like ourselves, they drew from the past, consciously or unconsciously. Like them, we cannot ignore any force that makes for a better world. We should be fools if we did, mixing concrete without sand.

## COOPERATION RELATED TO RELIGION

We must not therefore mistake the Rochdale ban on sectarianism in business for a veto on religion in cooperation. Certainly, we have no justification for suggesting that cooperation is hostile to any creed or that cooperators, as such, put little stock in religion. Properly considered, cooperation postulates more, not less religion. We must have charity and justice, which have their foundation in religion, if we are not

## COOPERATION AND RELIGION

to have bigotry. Unfortunately a good deal of this bigotry finds its way into the affairs of men. There is perhaps no greater danger to the success of the cooperative movement than this very thing. The danger to be feared is not, however, from the people themselves, who in the main can get over the rancor of old religious prejudices when they have something else to work for and think about. But the opponents of cooperation would divide and rule; and one of the most effective disrupters of peace and unity is the propaganda of religious bigotry. Sect will be set against sect and creed against creed in an attempt to halt the cooperative advance. We should be on our guard against this and enlist every charitable force to forestall it.

### COOPERATION A GOOD TECHNIQUE

We cannot speak of Catholic cooperation or Protestant cooperation, of Buddhist, Mohammedan, Shinto, or Hebrew economics any more than we can speak of Quaker chemistry or Mormon mathematics. Truth is non-denominational and at the disposal of all. Cooperation in itself is a good thing. It is a body of natural truths acquired by the light of reason. Applied from any motive whatever, even by people without any religion, it would produce good results in the present economic and social setup which is *intrinsically* bad, which lacks the justice, charity, and faith that cooperators regard as essential. There is a danger, however, in its very goodness. It is so promising, so just, and so marked by brotherhood that some people may want to make a new religion of it. And so we would have in our own show of the century two monstrosities side by side, the totalitarian state and the totalitarian

## MASTERS OF THEIR OWN DESTINY

economy. That would be even worse than using it as a proselytizing agent or as a means for bolstering decadent deities.

### GOOD, FREE MEN NEEDED

Those who would be cooperators and nothing else need all the help and all the dynamics that other men, especially free men dedicated to God and humanity, can give them. Cooperation has not yet advanced so far in the world, even in the most progressive countries, that it can be sure of its own strength. The whole movement for the reconstruction of society is yet in the process of making. We are still rolling the huge stone up the steep hill. If at any point in the ascent we take off the pressure it will go crashing to the bottom. Before we can be sure of ourselves we have to get it firmly at rest on the plateau above. To do that is no small job. It will require all the energy and skill that can be mustered from every source. It will take more than the complacency that comes from a little success in retailing, wholesaling, or manufacturing to provide the stamina this task involves. It will require the spirit that comes to men from education and the self-sacrificing idealism of religion. Materialism or material success alone cannot supply the motivation for hard, sustained effort. The worker must be refreshed from the well-springs of the altar. It is the spiritual concept of life that gives zest to the struggle.

### RELIGION VIVIFIES AND ENERGIZES

Religion is not an opiate. It is food and drink. It is more vivifying and more energizing than the thin gruel of ma-



## COOPERATION AND RELIGION

terialistic philosophy. It is more stimulating too, and continued stimulation is necessary. Without it, men may grow fat, lazy, stupid, and easy victims of the bargain-dealers and quacks who would be happy to use our cooperative organizations for their own unworthy ends. Religion will not permit men to rest content with mean success but will quicken them with that divine discontent which urges man onward to loftier and more noble, more soul-satisfying heights. "The thirst that from the soul doth rise doth ask a drink divine." To delude men into contentment with less than the greatest good is to betray their trust. That has been part of the sin of our age. We ignored the spiritual for the material good. The great accomplishment of the new age will be to restore the spiritual by using the material as it ought to be used, a means to a higher end.

### RELIGION NEEDS COOPERATION

But if cooperation needs religion, religion also needs cooperation. It is the expression of religion in the economic order. It is an aid to salvation that religious leaders cannot ignore. It is a naturally good thing which must be employed in perfecting the imperfect creature, man. The Christian Church embraced the philosophy of pagan Aristotle, not because it was Christian but because it was philosophy. In the same way, religious people generally will adopt cooperation not because it is religious but because it is truth. The religiously minded man will use all the good things of God's creation to further the cause of humanity and to insure the salvation of souls. He will stop talking about putting religion into cooperation and begin putting religion into cooperators.

## MASTERS OF THEIR OWN DESTINY

He will be so imbued with charity, honesty, and courage that he will dare to change a system that is so hard, cruel, and relentless that it sins against nearly every ethical principle. He will cut himself off from something that is vicious and ally himself with something that is better than anything we have ever had. If he is truly religious, he ought to recognize at once what is fundamentally good and recognition ought to mean immediate adoption. He must be courageous, faithful to his office, and he must speak the truth. He must lend a willing hand to tighten the restraining bonds on capitalism until it has relearned, from the good example of cooperation, its forgotten slogan that honesty is the best policy and that the forgotten virtues of justice and charity are essential to social and economic welfare. The religious leader cannot compromise on the economic question. He must be a hero if he would remain a leader.

## ECONOMIC QUESTIONS ARE RELIGIOUS

In our day, the economic question has a particular religious significance. As a matter of fact, it is the great modern religious question. For if it is not solved, freedom, culture, and religion may easily be seriously endangered. The economic question is a religious question, moreover, because the relationships of man to man are involved, the relation of employer and employee, of consumer, producer, and distributor, of individuals and the state. It is more than a question of supply and demand, more than a matter of food, clothing, and shelter. It is basic to the life of man. Economic action is intimately linked up with spiritual activities. It influences all man's actions, and when his economic life is deficient there

## COOPERATION AND RELIGION

is grave danger of his spiritual life being likewise defective. Poverty is not always holy. It may frequently be a proximate occasion of sin.

There is an old theological principle about the proximate occasion of sin that has social significance for us in this regard. It is so fundamental and so common-sense that it is admitted by all. Right-minded people work on it as a general principle. It is to the effect that no man can be considered seriously solicitous about his spiritual welfare while wilfully remaining in the proximate occasion of sin. He who loves the danger shall perish in it. People brought up in close proximity to barrooms and in a generally immoral environment are not likely to become famous for sanctity. Slum conditions, poverty, and misery are the breeding ground of sin and crime. There is a moral obligation on the individual living in such proximate danger to make it remote. In most cases this does not mean that he has to do anything in the supernatural order. He simply has to get up and get out, which is a purely natural action, though, being connected with a moral situation, it takes on as a consequence a moral significance. And thus it is that cooperation, which is a perfectly natural thing, takes on an ethical and, for the Christian, a supernatural significance. It becomes the natural means whereby the occasion is made remote and the world made safe for sanctity.

That this is not a mere bit of casuistry or speculation, the history of our time amply proves. There has been a great defection from religious beliefs in our own day. In recent times, whole nations have abandoned the faith of their fathers and have adopted a philosophy that is at least materialistic

## MASTERS OF THEIR OWN DESTINY

and in many cases anti-religious and anti-God. The occasion for this, if not the cause, is the fact that the common people, forced to live in near social and economic slavery, are face to face with a proximate occasion of defection from the faith. On the one hand is their Christian idealism to which they want to be faithful; but they find it hard to see in it the definite economic program that will liberate them from their present difficulties. On the other hand, they are exposed to the screaming, anti-God reformers whose programs of economic reform are most attractive. They are caught on the horns of a dilemma. What will they do? It is certain that the individual, by the grace of God, need not succumb to the temptation, but man in the mass has fallen for it. They have hoped, and reasonably, that in the faith they would be delivered from degrading bondage. They did not seek, nor were they promised, a paradise on earth by their religious leaders; but they did expect that the road to their heavenly paradise would not be made humanly impossible to pass, beset with dangers and difficulties beyond the endurance of unaided mortal man.

The proximate occasion must be removed if others are not to follow those who have already been led astray. The common man must be given a fighting chance to save his soul. The obligation of all religious bodies is to render the occasion remote. This can be done only by carrying out a program that is in conformity with religious principles and that will solve the economic difficulties of the people. If the maladjustments are removed, then the occasion becomes remote and the world will become a place where religion has a chance

## COOPERATION AND RELIGION

to flourish, where the weeds of greed and injustice no longer choke the flowers of virtue.

We have such flowers even now. Nobody can doubt the existence of modern saints. No one would deny that we have men and women of virtue and courage who would go to the lions in testimony of their faith or to prove their love for God and for their fellow-men. Such good and noble souls work unceasingly. But the odds are against them. It is pathetic to think that so much of their effort must go for naught, so much of their energy should be expended in curing what less labor might prevent. Their time is taken up repairing the wreckage wrought by a reckless system. A large section of the world's people are living in an environment that is so inimical to safe and decent living that they are like dwellers in an apartment house that is infected with every species of germ. Their pathetic condition appeals to us. In our charity we remove them from their surroundings, secure medical service and treatment for them, and restore them to normal health. Then we return them to the source of their infection. Common sense and science dictate that we should at least disinfect the premises before sending the patients back to them. Yet religious men and religious institutions are continually curing people of their moral ills and then sending them back to an unhealthy environment for further infection. Is it not time that something was done to change the environment and give religion a chance to operate in the lives of people without the unnecessary impediments of a vicious environment that nullifies any temporary good that may be done?

## MASTERS OF THEIR OWN DESTINY

### RELIGIOUS MEN MUST CHANGE CONDITIONS

Moral reform is the first requisite for that housecleaning job. But moral reform alone is not enough. The vast majority of our people might become saints tomorrow, but if they had to return to immoral social, economic, and political institutions, their sanctity would be seriously threatened and would speedily degenerate. Moral reform implies that the reformed and the reformers will be intolerant of bad conditions. That is why Christianity in the beginning purged the pagan world of the immorality that characterized it. We must be realistic enough, moreover, to admit that there is little hope of bringing all the modern anti-social forces to repentance through moral persuasion alone. It is pure baby-talk and utter unrealism to expect any such marvel. The Communists are right when they say we must use force. They are wrong, however, when they demand a bloody revolution. What we need is a curbing economic force which, fundamentally, comes from the idealism that is founded on religion. We cannot ask Almighty God to perform miracles of grace while we ignore the natural means now at our disposal for effecting a change. We manifest no such lack of realism in other fields. We do not wait for God to teach our children their A B C's. We engage teachers to do that. We do not ask that every man, woman, and child be educated by divine revelation. We establish schools, colleges, and universities for that purpose; and through the slow and painful manipulation of natural forces, we attain the best results we can. We believe that we are doing the will of God in follow-

## COOPERATION AND RELIGION

ing such a course. Why should we act differently in the social and economic fields?

### WE MUST TEACH IN SPECIFICS

Not only do we fail to create the adequate instruments that will safeguard good men against their anti-social and evil fellows, but even in teaching morality we pursue a course that is not in harmony with the operations of the human mind. We preach and teach in the abstract. We expect the common man to transfer our abstract doctrines into concrete actions. We perpetuate the old educational fallacy that abstract knowledge is sure to transfer to the realm of practical life. We might as well try to teach piano by lecture as to develop morality, honesty, and citizenship by admonition and oratorical negatives. If we are going to have citizens who possess the virtues necessary for the right running of society, then their virtues must find scope to function in society. Thus shall we prepare man to carry out the idealism that religion teaches. His virtuous ideals will be reinforced by virtuous practices. His moral fibers will be strengthened by exercise. His responsiveness to the promptings of divine grace will become more spontaneous, as his obedience to divine precepts becomes more habitual. His sanctity will be insured.

### JUSTICE AND CHARITY

Religion dictates as a fundamental principle that social justice should obtain in the world. It would eliminate everything in the nature of injustice and unfair exploitation. But justice alone is not enough to insure a smoothly running world. Charity is necessary that justice may be merciful, man

## MASTERS OF THEIR OWN DESTINY

being prone to demand his pound of flesh and more. Cooperation reinforces the idea of charity in a new and powerful way. And whatever else it may or may not contribute to the progress of man, it will have proved to humanity that religion was practical in its idealism, when it will have shown that it pays to pour out one's self for one's neighbor, when it will have demonstrated that the Divine Banker may be taken at His word when He promises to pay 100 per cent of any loan of love.

Even a casual survey of society reveals the fact that vast numbers of men are not made for a highly competitive world. They cannot survive in a society that believes in the survival of the fittest only. Our present system with its jungle ethics makes it impossible for these people to contribute their share to human progress and renders it difficult for them to reach the goal that should be theirs. They can be useful members of society, however, and more easily attain their end, every last one of them, if we build society on cooperative principles. If we changed it from an aggregation of fighting individualists to an integrated body of coordinated and cooperative cells, every individual person could then be a better, more useful, and more serviceable member of the organic whole. Each could then really give according to his abilities where he received according to his needs. As they are now they are in peril of salvation. They are being destroyed in a merciless system. In droves they seek safety in our cities but are led to the slaughter instead. Or they cower alone in the shelter of their rural ruins and slowly starve in their wretchedness. In increasing thousands, our men are becoming degenerate to the point where nothing can



## COOPERATION AND RELIGION

be done for them except to transport them to a state farm. This is not good enough.

### COOPERATIVES BUILD BROTHERLY SOCIETY

It is not sufficient to hold out a helping hand to our fellow-men in a time of crisis. It is more in keeping with the dignity of human personality that they should be given a chance to make their contribution and to move under their own power. This is charity in the real sense of the term. Through cooperation, the embodiment of charity in economics, we can build such a society where these needy brothers will have a chance to live and to contribute to the general good and the greater glory of God, where man, with his marvelous power to recuperate, will find the strength to rise, straighten himself up, throw back his noble head, and gaze into the sun.

It is difficult to see how anybody, professing to be religious, would not take seriously this duty of charity toward his more needy neighbors. In a most dramatic passage of the New Testament, where the Great Judge is shown as He metes out to humanity its reward and retribution, we see that charity is the standard by which His judgments are made:

"Then shall the King say to them that shall be on His right hand: Come, ye blessed of my Father, possess you the kingdom prepared for you from the foundation of the world. For I was hungry, and you gave me to eat; I was thirsty, and you gave me to drink; I was a stranger, and you took me in: naked, and you covered me: sick, and you visited me: I was in prison, and you came to me.

"Then shall the just answer Him, saying: Lord, when did

## MASTERS OF THEIR OWN DESTINY

we see thee hungry, and fed thee; thirsty, and gave thee drink? And when did we see thee a stranger, and took thee in? or naked, and covered thee? Or when did we see thee sick or in prison, and came to thee?

"And the King, answering, shall say to them: Amen I say to you, as long as you did it to one of these my least brethren, you did it to me."

We, as Christians, have taken up the injunction prescribed herein. From our early years, we learned that the performance of the corporal works of mercy is an integral part of a religious life. We realize that we must visit the sick, feed the hungry, give drink to the thirsty, redeem the captives, clothe the naked, harbor the harborless, and bury the dead. Individuals and organizations have, in their blessed charity, dedicated themselves to these holy personal offices. Like a draught of cold water upon the parched lips of one dying in the desert, their loving toil and sacrifice comes to a weary world whose soul is seared with selfishness. God be praised for such as these!

We shall have need of these always. But it is quite apparent that the scope of their charity is limited. In addition, there is need also for those who will translate the corporal works of mercy into other forms, who will reach far out into the wastes of mankind to aid through organizations those whom they cannot contact personally. They will feed the hungry, give drink to the thirsty, and clothe the naked by establishing cooperatives whereby the poor may obtain their daily material needs in full and adequate amounts. They will harbor the harborless, visit the sick, bury the dead, and ransom the captives by the establishment of those free, demo-

## COOPERATION AND RELIGION

cratic, just, and charitable cooperative organizations. These will permit men to help themselves and their unfortunate neighbors and to move forward under the power of newly released group energies. They will give expression to the innate charity of man that finds its natural outlet in an organic, interdependent society.

---

## Chapter XI

### THE FUTURE

---

THE adult education movement described here involves the creation of economic institutions cooperatively owned. And that involves opposition, active opposition from the vested interests, passive resistance from the masses. The advocates of political democracy were and are faced with the same antagonism. Kings were not anxious to strengthen lords and nobles. Lords and nobles had no desire to grant a franchise to the masses of men. The masses in turn were slow to demand it and even slower to use it effectively. The fact is that they could not and cannot use what they never really possessed. Vested interests have merely displaced invested lords and nobles. We, the people, have the ball and chain removed from one foot only. And the dictators laugh while we hobble along in an unequal race, handicapped by their friends who live in our own camp—our own dictators, our men of money. And if we lag, democracy gets the blame.

#### ECONOMIC DEMOCRACY POSSIBLE

It may be disheartening for most of us to think that the job is a big one. It may be discouraging to realize that the task must be done by the people themselves. It may be doubted that the so-called ignorant masses are capable of rising to the economic, moral, and intellectual level necessary for the effectual operation of their economic and political

machinery. But that is our dream. If we are prepared to offer men the task of self-government, if we ask our people to run the biggest business in the country—the country itself—we cannot then, in the next breath, turn around and say to them that they are not competent to run their own grocery store. We cannot grant the privilege of political democracy and at the same time withhold the opportunities for economic democracy on which it should be founded. That would be a contradiction between our fundamental philosophy and our application of it.

Moreover, it is not as if we were asking them to do the impossible, to swim beyond their depth before learning to wade. We do not ask them to theorize too much. We prefer to have them see and do the things that anyone can understand and that need to be done, here and now, the things that do not call for expert knowledge of the intricacies of sociology and economics. We stick to the fact that two and two make four and do not try to persuade the people that twenty-nine should be the total. We teach them to keep their social and economic mathematics right. Then we need not have any fears for the result nor dread of superficial criticism.

Nor need we despair because failures have marked the road of economic group action. The vested interests may, in their opposition, fling these in our faces and hold them up to the masses as warnings against the folly of following fools. They are using and will continue to use every conceivable argument in their efforts to chill the ambitions of a people who wish to become their own bosses. They inconsistently parade these skeletons but doubly bar their own dark cham-

## MASTERS OF THEIR OWN DESTINY

bers where myriad bones tell of countless thousands who plunged into private enterprise and landed on the rocks.

### COOPERATION IMPLIES LEARNING

Fundamentally these skeletons prove nothing but ignorance. It is difficult enough to operate a private business. It cannot be done without intelligence. It is not less difficult to conduct a cooperative institution. It requires not less brains but more. It is not unnatural then that there should be in the beginning a measure of inefficiency and a number of serious failures. An ignorant man may win a sweepstake. He may not and will not win laurels as a cooperator. Being a cooperator implies learning, the learning of new techniques; and no one can learn a new technique without suffering a period of temporary inefficiency. Therein lies the kernel of a valuable bit of social philosophy.

A man may learn to operate a typewriter by what we call the "hunt and punch" system. He looks at the keyboard and with all his senses alert tries to find out how to operate it. He begins by using two fingers. Gradually he adds a thumb. This looks like the natural way of doing the thing, because he uses not only his hands but his eyes as well; and why did God give him eyes if not to use them? After a while he acquires considerable speed. He may even succeed in winning some admiration from his uncritical friends. But then someone who knows something about operating typewriters comes along and tells him that he is all wrong. His technique is faulty and inefficient. He is wasting time and energy. He could be accomplishing much more if he knew and used a better system. Fearful of being unscientific, he

## THE FUTURE

demands an explanation of the new way. He is told of the touch system and of the method to acquire it. He hears that he must feel the keyboard into his mind so that his eyes may be free for the job of reading copy. Anxious to use his capacities to the utmost, eager to acquire new skill and efficiency, he accepts the instructor's direction. Patiently he learns to type by the touch system. But weary weeks of practice will not bring him up to the maximum speed attained in the old way. From which it might easily be argued that the touch system was wrong. But we know better.

Socially and economically, we have been inefficient, "hunt-and-punch" individualists for a long time. We have attained a certain efficiency by our individualism. Now cooperation is a new technique to us and, as in learning to use a typewriter, we pass through a dip in the performance curve as we try to acquire the new method. There is a period when we do not seem to make much progress. The fault lies in ourselves and in our inability to change old habits quickly. The temporary inefficiency of cooperation, therefore, and the past failures of group action are not valid arguments.

It may taken modern American business a long time to see this. Men who occupy important positions in society may pass economic cooperation over lightly because these efforts have so far gone only a little distance in America. If we had begun to study and apply cooperation one hundred years ago we would be enjoying greater skill and efficiency today. We would be free to employ our capacities at various tasks and pleasures instead of being bound to concentrate all our energies in the hunt for daily bread. Yet we cannot be surprised if men are slow to accept greater truths for less. They are,

## MASTERS OF THEIR OWN DESTINY

moreover, prone to accept the easy way out. Quacks are rarely without a victim. Palliatives and cure-alls are always in demand. The present does not differ from the past in this respect; and one glaring example may be seen in government expenditures on direct relief with comparatively little money devoted to a more basic solution of the problem of unemployment. Man's greed is hardly more dangerous than his mental sloth.

## SUCCESS HAS BEEN DEMONSTRATED

But while we in Canada and the United States have lagged behind in adopting a scientific and democratic system of production and distribution, the British and Scandinavians have not been so backward. The lower middle classes in these countries have established cooperation as a system for themselves. It has been done mainly through their own efforts, without help of those ordinary educational or social institutions that exist principally for the purpose of fostering human progress. If these common people, economically handicapped, and in the face of great opposition, have accomplished so much, what might have happened if the people of North America, blessed as they have been with education for many generations, had received a helping hand from the institutions of society that are supposed to exist for the enlightenment of all? Or, if society put as much energy and realism into this type of activity as it does into the prosecution of war, what would be the result! In one generation we could change North America and make our dream of democracy come true.

The faith that we have in the ability of the masses to do



## THE FUTURE

these difficult things is warranted by the story of capitalism itself. For while capitalism was the easier way, it was not always easy. There was a time when capitalism was small and puny, when it had to struggle against odds. It took one hundred and fifty years to grow into the gigantic, complex and awe-inspiring thing that it is today. And the men who fostered, reared and developed it were, for the most part, the self-made men, the men who were equally puny and uninspiring in the beginning, the men from the masses. They were common men, in many cases without education and certainly without university degrees in economics and science. Their native capacities, ambition, industry, and not a little ruthlessness, raised them to the eminence of command in great economic ventures. Such men may still be found. Stripped of their ruthlessness and equipped with a greater measure of justice and charity, they will provide the necessary executive ability for new and greater economic enterprises, while the masses of men, likewise equipped, will support them with intelligence and good will.

### HUMAN ENERGY MUST BE RELEASED

In order that the masses of the world's people, however, may achieve these things, there must be enlightenment and education. The human race must grow up. Human energy must be unleashed by the universal dissemination of ideas. Then no power on earth can stop it. Those who are now in control of society should not only permit this to happen but they should hasten the day of its occurrence, for the good of themselves and of all.

This enlightenment and education must take place on all

## MASTERS OF THEIR OWN DESTINY

fronts at the same time and over a wide area to achieve the best results. It must also be of a twofold nature. It must apply to the whole man, body and soul. And insofar as it is possible to consider one phase of man to the exclusion of others, the economic side must be given first consideration. That is why we prescribe first of all cooperative education or education in the principles and techniques of economic group action. It is not all but it is the beginning.

The all-important consideration at this point is the manner of promoting such an educational program. While there is general unanimity that the Rochdale principles form an essentially safe technique for cooperative business, there is not the same agreement regarding techniques of education. Among European cooperatives there are three types of organization, the dual, the dual-unit, and the unit type. In the first, found principally in Britain, cooperative business and cooperative education are conducted by separately incorporated and separately directed bodies. This type is unpopular even among the British themselves and is inefficient as well as costly. In France, and with one cooperative group in Finland, the dual-unit type obtains. Here are separately incorporated bodies but the directors of both business and education are the same people. Sweden, Denmark and Switzerland, having profited by the experience in other countries, employ the unit type. Education and business are conducted by cooperatives in each of these countries as departments of organizations of the unit type.

We in America can in turn profit by the experience of our European neighbors. We can select what is best in all their schemes and begin immediately to build right. Then there

## THE FUTURE

would be no danger that either education or business would suffer. Virility is essential to both. We cannot run with a withered leg any more than with a shackled one.

### ORGANIZE ADULT EDUCATION REGIONALLY

We have in the new world, moreover, a difficulty that is not so keenly felt in Europe. We have not here the concentration of population that prevails there. Consequently it is a problem to obtain that intensity of education which is vital to a vigorous movement. If it is to progress as it should, there must be concentrated local education and at the same time widespread national development. We believe that this can be achieved through the establishment of autonomous regional adult education associations, comprising all the study groups in an area corresponding roughly in size to the areas served by regional libraries, areas embracing from fifty to one hundred thousand people.

This type of organization overcomes the difficulties of religious, racial, and institutional prejudices because it leaves the people free to ally themselves with institutions of their own choosing. Having formed themselves into study groups they may make application to any university or agency that is willing and competent to help them. Indeed, they must. They cannot afford to ignore the universities and all they have to offer any more than the universities can forget the people and their educational needs. The two are interdependent. The regional adult education associations will also join up with the regional cooperative wholesale and through it promote an adequate system of education in the area. The federation of these districts will then provide us with a national organi-

## MASTERS OF THEIR OWN DESTINY

zation. Meanwhile we cannot afford to neglect the national organizations already existing. These, while not always designed to do that intensive local work which must be carried on, will keep before cooperative educators the national and international ideal. They will give breadth and vision to the locals and receive vitality in return.

## OPPORTUNITIES BEFORE SMALL COLLEGES

In the promotion of this kind of education there is a great opportunity for the small college. The state university also, as the people grow in power, will find a new outlet here, just as departments of government have felt a new demand on their educational facilities with the advent of popular adult learning. It is not to be expected that the larger, privately endowed universities, so closely tied to the vested interests will be able to take a hand in such a program. However much some progressive professors may desire to participate in the invigorating exercise of directing alert adults in building a nation, they must continue to perform their more respectable and less offensive function.

It may be pointed out that religious and other groups that are anxious to foster such a movement need not be disheartened because they have no institution of learning at their disposal. They can create for themselves a university on the spot. All that is needed in the beginning is a director, an office, and a stenographer. Such an organization is inexpensive and yet it can be an effective means of mobilizing the people and of relaying to them the best thought of the day as it is conceived and generated by larger and more adequately equipped institutions and organizations, departments of governments and philanthropic foundations.

## THE FUTURE

### CREATING GREAT AND GOOD MEN

The kind of education just outlined is not enough. As we have said, it is only the beginning. We have no desire to remain at the beginning, to create a nation of mere shopkeepers, whose thoughts run only to groceries and to dividends. We want our men to look into the sun and into the depths of the sea. We want them to explore the hearts of flowers and the hearts of fellow-men. We want them to live, to love, to play and pray with all their being. We want them to be men, whole men, eager to explore all the avenues of life and to attain perfection in all their faculties. We want for them the capacity to enjoy all that a generous God and creative men have placed at their disposal. We desire above all that they will discover and develop their own capacities for creation. It is good to appreciate; it is godlike to create. Life for them shall not be in terms of merchandising but in terms of all that is good and beautiful, be it economic, political, social, cultural, or spiritual. They are the heirs of all the ages and of all the riches yet concealed. All the findings of science and philosophy are theirs. All the creations of art and literature are for them. If they are wise they will create the instruments to obtain them. They will usher in the new day by attending to the blessings of the old. They will use what they have to secure what they have not.

### A VISION NEEDED

One of the greatest impediments to the possibility of ushering in this new society is the inability of the people to see the big picture. Their horizon is limited. They make mistakes and the opposition laughs. It laughs in scorn at their leaders,

## MASTERS OF THEIR OWN DESTINY

their social reformers whom it derides as half-baked theorists and half-baked economists. This need not be. They might have at their side the best men in the country. The best thought of the age might be brought to bear directly on their problems. Specialists of national and international repute might be engaged as consultants. The best brains in the land might be at their disposal.

### A PEOPLE'S INSTITUTE

To this end we advocate the creation of a people's research institute, owned and financed by the people themselves and operated for the benefit of the entire country. In this institute men of talent and of learning would be free to serve their fellow-men; creative genius would enjoy full freedom to create; and here the lie that cooperation is not creative but imitative would be put to rest forever as the "dumb public" raised the greatest educational institution of all time. Such an institution should be international in scope and application. A beginning could be made in North America. Every cooperative, small and large, from St. John's, Newfoundland, to San Diego, California, could set aside a small fraction of its surplus to support this institution. Every co-operator could contribute his pence to the furtherance of research work on the baffling economic problems that confront us. Thus we should have a sort of "permanent royal commission," capable of finding out whatever economic, political, cultural or scientific facts we need or ought to know. These facts would provide us with the basis for enlightened discussion at our local, regional, national, or international gatherings and with material for future pro-

## THE FUTURE

grams of development. This institute would naturally concern itself with the problems of consumer research and closely allied fields of science, production, and distribution. It would certainly investigate the questions of international trade and commerce and seek to place these upon a more rational and truly cooperative basis. It would study the possibilities of establishing such trade as the foundation for international understanding and good will. It would thus help to remove the greatest obstacles to peace.

### TOWARD A FELLOWSHIP OF PEACE

In the light of our new knowledge and understanding, we would have an opportunity to enjoy that delightful pleasure now known to a fortunate few—the warmth of friendship for fellow-men in other lands. We would realize that the men of this earth were not born to hate but to love, that they and we are victims of a vicious system bred by greed and nurtured by the will to power. We would see them stand with arms open to receive us. We would perceive them overwrought with that desire which flows from a heart sick with quarrels and intrigues. Man was not made for bestial fighting. Man was conceived in peace. And in peace shall he find himself and his lost virtues and his departed joys. That, far more than the economic benefits that might be realized, would be sufficient cause for creating a people's institute. That would be more than an international dividend. That would be the common man's contribution to the realization of that great day for which we all sigh—"the day of universal peace and federated man."





# INDEX

- Action and education, 48, 68  
 Adult education  
   beginning of program, 17, 112  
   community experiments, 10  
   economic approach, 110-119  
   field efforts, 42-43  
   motivation, 114-119  
   period of germination, 43  
   regional organization, 161  
   spread of, 42-68  
   task of, 34  
   teaching in specifics, 149  
*Adult Learning*, 45  
 Agencies of opinion, 133  
 Alberta, 59  
 Alumni Association, 9  
 Amalgamated Mine Workers, 56  
 Anselm, Sister M., 60  
 Antigonish movement, origins, 1-16  
 Antigonish Turkey Pool, 95  
 Arisaig, 53  
 Arnold, Mary E., 77  
  
 Baddeck, 53  
 Ballantyne's Cove, 86, 104  
 Bergengren, Roy F., 56-57  
 Books, demand for, 63-64  
 Boudreau, A. A., 12, 48  
 Boyle, George, 63  
 Boyle, James, 50  
 Boyle, T. O. R., 6-7  
 British Canadian Cooperative Society, 36-37, 57, 69  
 British Columbia, 59  
 Broad Cove, 58  
 Brook Village, 53  
 Building new society, 17  
 Business, of the people, 26  
  
 Canso, mass meeting, 11  
   adult education at, 44  
   libraries at, 63-64  
 Canadian Livestock Cooperative, 54,  
   74, 92, 109  
 Capitalism, growth of, 18-24, 159  
 Carnegie Corporation of New York,  
   9, 64  
*Casket*, 6  
 Catholics of Maritimes, 4  
 Challenge from left, 136  
 Charlo's Cove, 46  
 Chiasson, J. L., 67  
 Christ and Aristotle, 32  
 Christian democracy, 2  
 Christianity and cooperation, 148-153  
 Collective action vs. individualism, 27  
 Communism, 137  
 Community experiments, 10  
 Confusion of tongues, 135  
 Connolly, C. J., 6  
 Consumer action, 70  
   rights, 20  
 Consumers' cooperatives  
   development of, 59, 69-80  
   early organization, 6  
   extent of, 74  
   united action provided, 72  
 Consumer vs. producer emphasis, 69-  
   70  
 Cooperation, a social invention, 120-  
   142  
   and religion, 139-153  
   builds free men, 125  
   creates purchasing power, 124  
   good techniques, 141  
   labor relationships, 132

# INDEX

- Cooperative economic processes, 28
  - housing, 77-78
  - instruments, 122-124
  - League of the U. S. A., 77
  - marketing, 89-108
- Creamery, 91
- Creating good men, 163
- Credit Union discovered, 57
  - enabling legislation, 58
  - League, 88
  - moral values of, 83
  - significance of, 81-87
  - stories of organizations, 86-87
- Croteau, John T., 66
- Culture and security, 115
  
- DeCoste, J. A., 48
- Default of the people, 17-29
- Demand for books, 63-64
- Democracy, Christian, 2
  - economic, 28-29
  - generates dynamic, 134
- Department of Agriculture, 94
- Department of Fisheries, 9, 12, 67
- Desjardins, Alphonse, 57
- Dignity of man, 23-24
- Division of Marketing, 95-96
- Dynamics, 134
  
- East to West, 59
- Economic approach defended, 110-119
  - controls, 127-128
  - Council, 95
  - democracy, 29
  - possibility of, 154
  - questions religious, 144
- Education of masses, 1
- English cooperatives, 128
- Extension Bulletin, 63, 66, 80
  - Department, St. F. X., 7-9, 13
- Farmers enlisted, 53
- Fellowship of peace, 165
- Filene, Edward A., 58
  - credit union, 58
- Fishermen, education, 9
  - organization, 12, 99-101
  - United Maritime, 12
- Forest, Father, 46
- Formal education, dissatisfaction with, 2
- Forums organized, 65-66
- Fresh fish marketing, 99-108
- Future programs, 154-165
  
- Gillis, Michael, 7
- Glace Bay, 7, 56
- Government Housing Commission, 78
- Group action desirable, 27
  
- Halifax Chronicle*, 11
- Handicrafts, 60
- Havre Boucher, 50, 102
- Hope of democracy, 18
- Housing project, 77
  
- Industrial workers interested, 55-56, 72-73
  - lack of ownership among, 120
- Ingonish, 53
  
- Judique, 53
- Justice and charity, 149
  
- Keats, L. J., 12
- Kyte, Father, 53
  
- Labor unions, 132
- L'Ardoise, 105-106
- Larry's River, 46
- Leacock, Stephen, 18
- Leadership, local, 46
  - training, 61
- Learning through interests, 112-113
- LeBlanc, P. A., 53
- Lessons from England, 128
- Libraires, 62-65
- Little Dover, 49-50, 102
- Lobster, shipping and canning, 99-104

# INDEX

- Local leadership, 46
- London Cooperative Society, 128
- Lousdale, 96
- Mabou, 53
- Macdonald, A. B., 13
- Macdonald, D. J., 6
- Macdonald, J. D. Nelson, 53
- Macdonald, J. H., 6
- Macdonald, John R., 6
- Macdonald, L. J., 53
- Macdonald, R. L., 57
- MacBachein, Dougald, 53
- MacIntyre, Alex S., 56
- MacKinnon, Bishop, 3
- MacLean Royal Commission, 101
- MacLeod, D. J., 58
- MacNeil, Neil, 5
- MacPherson, H. P., 5
- MacPherson, Hugh, 5
- Magdalen Islands, 12, 67
- Malmo, Sweden, 98
- Manitoba, 59
- Maritime Co-operator*, 80
- Maritime environment, 15-16
  - people, 4
- Maritime Labor Herald*, 56
- Maritime Livestock Shipping Association, 54
- Marketing, cooperative, 89-108
- Mass meeting technique, 30-41
  - functions of, 30-31
- Masses, education of, 1
- Materials for study, 62, 110
- Medical service, 77
- Michael, Sister Marie, 60
- Mind in the Making*, 32
- Monopoly, 123
- "More stately mansions," 40
- Morrison, Bishop James, 6
- Motivation of education, 114-119
- Multiplication of services, 21
- Murphy, J. A., 66
- Necessity motivates cooperation, 81
- New Brunswick, 59, 67, 102, 106-107
- Newfoundland Commission of government, 66
- New Waterford, 57
- Non-cooperators impressed, 93-94
- Nova Scotia Credit Union League, 88
  - Department of Agriculture, 54, 94-95
  - Farmers' Association, 57
  - Marketing Board, 95
- Opportunities recovered, 33
  - before colleges, 162
- Organization of fishermen, 12
- Origins of Antigonish movement, 1-16
- Pasteurizing milk, 98
- People and university, 13-14
  - enter business, 26
  - remotivation of, 36-37
- People's research institute, 164
  - school, 8
- Petit de Grat, 48
- Popular education, 8
  - ownership, 74
- Port Felix, 52, 102
  - Sapin, 87
- Possibilities of human life, 35
- Poverty of thought, 22-23
- Presenting problems, 38-39
- Primary producers, 89-90
- Prince Edward Island, 59, 101
  - Association for Adult Education, 66-67
  - library demonstration, 64
- Prince of Wales College, 66
- Problems to be solved, 38
- Producers, primary, 89-90
- Public ownership, 129
- Pulpwood marketing, 96
- Rebuilding society, 25
- Recovering opportunities, 33
- Release of human energy, 110-119
  - 159
- Religion and cooperation, 139-153
  - needs cooperation, 143

# INDEX

- Remotivation of people, 36-37, 114
- Reserve, 58
- Reserve Mines, 64, 77
- Resident adult courses, 61-62
- Richardson, Gerald, 66
- Robinson, James Harvey, 32
- Rochdale, 37, 139
- Royal Arsenal Cooperative, 128
  - Commission, 11
- Rural and industrial conference, 8, 60, 66
- St. Andrews, 77
- St. Bernard College, 3
- St. Dunstan's College, 66
- St. Francis Xavier University
  - courses offered, 3
  - established, 3
  - leaders of, 5-6
  - Extension Department, 7-9, 13
- St. Martha's Hospital, 77
- Saskatchewan, 59
- Scientific thinking, 31
- Scotsburn, 91
- Scottish Catholic Society, 9
- Security and culture, 115
- Services, multiplication of, 21
- Sisters of St. Martha, 63
- Small colleges, 162
- Smelt marketing, 106
- Social blue print, 120-142
- Socialism, 129
- Someis, John E., 5
- Stores, cooperative, 69-76
- Study clubs, small, 10
  - "conscipation" for, 38
  - materials, 62, 110
  - organization of, 43-44
  - women's, 60
- Success demonstrated, 158
- Sweden's cooperatives, 131-132
- Sydney, 75, 98
- Sydney Mines, 36
- Task of adult education, 34
- Thompson, Alexander, 5
- Thorndike, E. L., 45
- Tompkins, J. J., 5, 7, 9, 11, 44, 63
- Tompkins, Miles, 5
- Tompkinsville, 77
- Training leaders, 61-62
- Truro Agricultural College, 9
- United Maritime Fishermen, 12, 101
- United Mine Workers of America, 56
- Universities, and fishermen, 12
- Waukegan, Ill., 98
- West Archat, 96
- White Head, 53
- Women's guilds, 60
  - study clubs, 60
- Wonders possible, 35